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SESSIONAL PAPERS

VOL. LXI.—PART II

THIRD SESSION

OF THE

SEVENTEENTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1929

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LIST OF SESSIONAL PAPERS, 1929

PRESENTED TO THE HOUSE DURING THE SESSION

TITLE	NO.	REMARKS
Accounts, Public	1	*Printed.*
Advertising, Departmental, Return	54	*Not Printed.*
Agriculture, Department of (Minister), Report	21	*Printed.*
Agriculture, Department of (Statistics), Report	22	*Printed.*
Archives, Report	45	*Printed.*
Auditor's Report	27	*Printed.*
Children's Protection Act	19	*Printed.*
Civil Service Commissioner's Report	48	*Not Printed.*
Education, Orders-in-Council	30–32	*Not Printed.*
Education, Report	11	*Printed.*
Elections, By-, Return from Records	25	*Printed.*
Estimates	2	*Printed.*
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Game and Fisheries	9	*Printed.*
Health, Report of Registrar-General, Department of (Births, Marriages, and Deaths)	13	*Printed.*
Health, Department of, Report	14	*Printed.*
Highways, Report	43	*Printed.*
Highways, Construction and Maintenance, Return	50	*Not Printed.*
Highways Improvement Fund	35	*Not Printed.*
Hospitals and Charitable Institutions, Report	17	*Printed.*
Hospitals for Insane, Feeble-minded	15	*Printed.*
Hydro-Electric Power Commission, Report	26	*Printed.*
Hydro Concessions, Return	39	*Not Printed.*
Insurance and Friendly Societies	6	*Printed.*
Insurance Act and Guarantee Companies Securities Act. Orders-in-Council	31	*Not Printed.*
Labour Department, Report	10	*Printed.*
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Legal Offices, Report	5	*Printed.*
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Loan Corporations, Registrar of, Report	7	*Printed.*
Mines Department, Report	4	*Printed.*
Minimum Wage Board, Report	40	*Printed.*
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Northern Development, Orders-in-Council	34	*Not Printed.*
Northern Development and Colonization Roads Act, Report	49	*Printed.*
Ontario Athletic Commission, Report	41	*Not Printed.*
Ontario Railway and Municipal Board, Report	24	*Printed.*
Ontario Veterinary College, Report	29	*Printed.*
Parole and Probation Board, Report	16	*Printed.*
Police Commissioner, Report	47	*Printed.*
Prisons and Reformatories, Report	18	*Printed*
Public Works, Report	8	*Printed.*
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Rural, Public and Separate Schools, Grants to, Report	37	*Not Printed.*
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Timber Cutting Rights, Return	53	*Not Printed.*
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No. 1 Public Accounts of the Province of Ontario for the twelve months ending October 31st, 1928. Presented to the Legislature, February 26th, 1929. *Printed.*

No. 2 Estimates supplementary for the service of the Province for the year ending October 31st, 1929. Presented to the Legislature, February 26th, 1929. *Printed.* Further Supplementary Estimates for the year ending October 31st, 1929; presented to the Legislature March 20th, 1929. *Printed.* Estimates for the year ending October 31st, 1930; presented to the Legislature, March 25th, 1929. *Printed.*

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No. 3 Report of Department of Lands and Forests, Ontario, for year ending October 31st, 1928; presented to the Legislature, March 22nd, 1929. *Printed.*

No. 4 Annual Report of the Department of Mines, Ontario. Presented to the Legislature, March 8th, 1929. *Printed.*

No. 5 Annual Report of the Inspector of Legal Offices, for year ending December 31st, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 6 Report of the Superintendent of Insurance for year ending December 31st, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

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No. 7 Report of Registrar of Loan Corporations for Province of Ontario, for year ending December 31st, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 8 Report of the Minister of Public Works for the Province of Ontario for the year ending October 31st, 1928. Presented to the Legislature, February 28th, 1929. *Printed.*

No. 9 Annual Report of the Game and Fisheries Department, Ontario, 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 10 Annual Report of the Department of Labour, Province of Ontario, 1928. Presented to the Legislature, February 52th, 1929. *Printed.*

No. 11 Annual Report of the Department of Education, 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 12 Report of the Board of Governors of the University of Toronto for the year ending June 30th, 1928. Presented to the Legislature, January 31st, 1929. *Printed.*

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No. 13 Annual Report relating to Registration of Births, Marriages and Deaths, Ontario, for the year ending December 31st, 1927. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 14 Annual Report of the Department of Health, Ontario, 1928. Presented to the Legislature, February 28th, 1929. *Printed.*

No. 15 Annual Report of Inspector of Prisons and Public Charities upon Hospitals for the Insane, Feeble-minded and Epileptics of Ontario for year ending October 31st, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 16 Annual Report of the Ontario Board of Parole for years ending October 31st, 1927, 1928. Presented to the Legislature, February 6th, 1929. *Printed.*

No. 17 Annual Report of Inspector of Prisons and Public Charities upon the Hospitals and Charitable Institutions of the Province of Ontario for year ending September 30th, 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 18 Annual Report on the Prisons and Reformatories of the Province of Ontario for year ending October 31st, 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 19 Report of the Superintendent of Neglected and Dependent Children of Ontario for year 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 20 Annual Report of the Liquor Control Board of Ontario as at October 31st, 1928. Presented to the Legislature February 13th, 1929. *Printed.*

No. 21 Report of the Department of Agriculture, Ontario, for year ending October 31st, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 22 Annual Report of the Statistics Branch, Ontario Department of Agriculture, 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 23 Annual Report of the Temiskaming and Northern Ontario Railway Commission for the year ending October 31st, 1928. Presented to the Legislature, February 5th, 1929. *Printed.*

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No. 24 Annual Report of the Ontario Railway and Municipal Board for year ending October 31st, 1928. Presented to the Legislature, March 22nd, 1929. *Printed.*

No. 25 Return from the Records of the By-elections to the Legislative Assembly held on 1st day of November, 1927, and the 16th and 27th day of June, 1928. Presented to the Legislature, January 30th, 1929. *Printed.*

No. 26 Annual Report of the Hydro-Electric Power Commission of Ontario for year ending October 31st, 1928. Presented to the Legislature, March 8th, 1929. *Printed.*

No. 27 Report of the Provincial Auditor, 1927-1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 28 Report for 1928 of the Workmen's Compensation Board, Ontario. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 29 Report of Ontario Veterinary College for year 1928. Presented to the Legislature, March 25th, 1929. *Printed.*

No. 30 Regulations and Orders-in-Council made under the authority of the Department of Education Act or of the Acts relating to Public Schools, Separate Schools or High Schools. Presented to the Legislature, February 25th and March 13th, 1929. *Not Printed.*

No. 31 Orders-in-Council made pursuant to the Ontario Insurance Act and Guarantee Companies Securities Act—Department of Insurance. Presented to the Legislature, January 31st, 1929. *Not Printed.*

No. 32 Regulations and Orders-in-Council, made under the authority of the Department of Education Act or of the Acts relating to Public Schools, Separate Schools or High Schools. Presented to the Legislature, February 5th, 1929. *Not Printed.*

No. 33 Annual Report of the Commissioner under The Extramural Employment of Sentenced Persons Act for year ending October 31st, 1928. Presented to the Legislature, February 6th, 1929. *Printed.* (See Sessional No. 16.)

No. 34 Orders-in-Council made under the authority of The Northern Development Act, 1927, from March 1st, 1928, to January 29th, 1929. Presented to the Legislature, February 6th, 1929. *Not Printed.*

No. 35 Statement showing all sums credited to the Highway Improvement Fund and all sums chargeable thereto for year ending October 31st, 1928. Presented to the Legislature, February 12th, 1929. *Not Printed.*

No. 36 Report of the Distribution of the Revised Statutes and Sessional Papers for fiscal year ending October 31st, 1928. Presented to the Legislature, February 12th, 1929. *Not Printed.*

No. 37 Comparative statement of the Legislative grants apportioned to the Rural Public and Separate Schools in the Counties and Districts for the years 1927 and 1928. Presented to the Legislature, February 12th, 1929. *Not Printed.*

No. 38 Report of the Secretary and Registrar of the Province of Ontario with respect to administration of The Companies Act, The Extra-Provincial Corporations Act and The Mortmain and Charitable Uses Act, etc., for the year ending October 31st, 1928. Presented to the Legislature, February 13th, 1929. *Not Printed.*

No. 39 Return to an Order of the House, dated February 21st, 1928, That there be laid before the House a Return showing—1. How many power rights have been granted to corporations or persons in Northern Ontario. 2. Where are such power rights. 3. To whom were they granted. 4. When were they granted. Presented to the Legislature, February 25th, 1929. Mr. Fletcher. *Not Printed.*

No. 40 Annual Report of the Minimum Wage Board of Ontario, 1928. Presented to the Legislature, March 4th, 1929. *Printed.*

No. 41 Annual Report of Ontario Athletic Commission for year 1928. Presented to the Legislature, March 8th, 1929. *Not Printed.*

No. 42 Return to an Order of the House, dated February 8th, 1929, That there be laid before the House a Return showing—all areas of pulp or timber limits sold or disposed of from November 1st, 1927, to October 31st, 1928, the date when each area was first advertised, the date when each area was sold, the number of tenders received in respect to each area, the amount bid in each case by each one tendering for each of said areas, including the successful tenderer, the location and acreage or mileage of each parcel sold or disposed of, and the names and addresses of all tendering in each case, including the name of the successful tenderer. Presented to the Legislature, Mrach 13th, 1929. Mr. Mewhinney. *Not Printed.*

No. 43 Annual Reports of the Department of Public Highways, Ontario, 1926-1927. Presented to the Legislature, March 13th, 1929. *Printed.*

No. 44 Eighth Annual Report of the Public Service Superannuation Board for the year ending October 31st, 1928. Presented to the Legislature, March 18th, 1929. *Not Printed.*

No. 45 Report of the Department of Public Records and Archives of Ontario, 1928. Presented to the Legislature, March 19th, 1929. *Printed.*

No. 46 Annual Report of Mothers' Allowance Commission, 1927-1928. Presented to the Legislature, March 22nd, 1929. *Printed.*

No. 47 Annual Report of Commissioner of the Ontario Provincial Police for year ending October 31st, 1928. Presented to the Legislature, March 22nd, 1929. *Printed.*

No. 48 Annual Report of the Civil Service Commissioner of Ontario for year ending October 31st, 1928. Presented to the Legislature, March 25th, 1929. *Not Printed.*

No. 49 Report on operations under the Northern Development Act and Colonization Roads Act for year ending October 31st, 1928. Presented to the Legislature, March 26th, 1929. *Printed.*

No. 50 Return to an Order of the House, dated March 22nd, 1928, That there be laid before this House, a Return, giving the following information.—1. The total amount expended by the Province in 1927 upon the construction and maintenance, including interest, if any, paid on outstanding obligations upon.—(*a*) Suburban roads; (*b*) Provincial highways; (*c*) Provincial Suburban highways. 2. The total amount received by the Highway Improvement Fund in 1927: (*a*) From the issuing of motor licenses; (*b*) From the gasoline tax; (*c*) From payments made under The Highway Improvement Act, by the following cities, namely: Belleville, Brantford, Chatham, Fort William, Galt, Guelph, Hamilton, Kingston, Kitchener, London, Niagara Falls, North Bay, Oshawa, Ottawa, Owen Sound, Peterborough, Port Arthur, St. Catharines, St. Thomas, Sarnia, Sault Ste. Marie, Stratford, Toronto, Welland, Windsor and Woodstock, with the amount contributed by each of such cities: (*d*) From payments made by all other municipalities in Ontario. 3. (*a*) The total number of automobiles licensed in Ontario in 1927; (*b*) The total amount of automobile license fees paid in 1927; (*c*) The total number of automobile licenses in 1927 in each of the cities mentioned in clause 2 (*c*); (*d*) The total automobile license fees paid in each of the cities mentioned in clause 2 (*c*). Presented to the Legislature, March 27th, 1929. Mr. Pinard. *Not Printed.*

No. 51 Return to the Order of the House, dated March 29th, 1928, That there be laid before this House a Return, showing—1. The townships and lots in said townships now or formerly in the Crown, which were valued since January 1st, 1927, in connection with the acquirement of the same by or on behalf of the Spruce Falls Paper Company. 2. What disposition was made of such lands since such valuation. 3. The amount of the valuation of the same. 4. The parties who had charge of the inspection and valuation. 5. The total cost of the inspection and valuation. Presented to the Legislature, March 27th, 1929. Mr. Scott. *Not Printed.*

No. 52 Annual Report of the Niagara Parks Commission, 1928. Presented to the Legislature, March 27th, 1929. *Printed* (not bound in Sessional Volumes).

No. 53 Return to an Order of the House, dated March 31st, 1927, That there be laid before this House a Return showing—1. (*a*) Over how many townships or parts of townships, has E. W. Backus or any company controlled by him been granted timber cutting rights. (*b*) What is the total extent of such timber limits. 2. Under the original terms and conditions of such grants, have the said E. W. Backus or the said Companies been required (*a*) to install any pulp or paper manufacturing plant or machinery at any points and within any periods of time, and if so, at what points and within what periods; (*b*) to exercise their timber cutting rights within definite periods, and if so, within what periods. 3. (*a*) Have those requirements been strictly complied with, or have any extensions of time been granted the said E. W. Backus and the said companies to comply with same. (*b*) If so, when and for how long were such extensions granted. Presented to the Legislature, March 27th, 1929. *Not Printed.*

No. 54 Return to an Order of the House, dated March 29th, 1928, That there be laid before this House a Return furnishing the following information—1. In what newspapers, magazines and other publications, during the fiscal year ending the 31st October, 1928, has each Department of the Government inserted advertisements, notices and other like matter and where are the same published. 2. What total sums have been paid to each such newspapers, magazines and other publications. Presented to the Legislature, March 27th, 1929. Mr. Belanger. *Not Printed.*

REPORT

OF THE

Minister of Lands and Forests

OF THE

PROVINCE OF ONTARIO

For the Year Ending 31st October

1928

Sessional Paper No. 3, 1929

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO:
Printed and Published by the Printer to the King's Most Excellent Majesty
1929

PRODUCED BY
The United Press
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TORONTO
CANADA

To His Honour William D. Ross, Esq.,
Lieutenant-Governor of the Province of Ontario.

May It Please Your Honour:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests, for the fiscal year ending 31st October, 1928.

William Finlayson,
Minister.

Honourable William Finlayson,
Minister of Lands and Forests.

We have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1928.

W. C. Cain,
Deputy Minister,
Lands and Forests.

E. J. Zavitz,
Deputy Minister,
Forestry.

L. V. Rorke,
Surveyor-General.

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Report of the Minister of Lands and Forests of the Province of Ontario

For the Year ending 31st October, 1928

GENERAL ADMINISTRATION

The close of the fiscal year, 1927-28, recalls with interest the season of 1827-28, or one hundred years ago, when the first Commissioner of Crown Lands, Peter Robinson, was appointed "Commissioner for the Sale and Management of Crown Lands in the Province of Upper Canada,"—his instructions from the Lords of the Treasury having been dated 18th July, 1827. He was also appointed to the office and trust of His Majesty's Woods and Forests by Commission bearing the same date.

To the Commissioner of Crown Lands was committed the management and disposal of all public lands reported by the Surveyor-General to be open for sale. The receipts from the sales of lands were credited to the respective funds such as Crown Lands, Clergy Reserves, Military Reserves and various Indian bands. All moneys received from licenses and duties in connection with timber also were received by and recorded in his office.

As a prospect one hundred years is a long time and yet as a retrospect it appears short when scanning the personnel of the Executive heads of the Department during this span, so many of the names having down to the present generation become household words. The terminology "Crown Lands Department" remained such practically for seventy-eight years or until 1905 when by special legislation it was changed to the "Department of Lands and Mines." The year following, however, in 1906, the title was again changed to "Department of Lands, Forests and Mines," each of the changes respectively admitting the growing importance of the mining and forestry industry. Because of the continued growth of the mining industry a further change was necessitated in 1920 when a separate and distinct Department of Mines was created, the parent Department thereafter becoming, as it is known at present, "The Department of Lands and Forests."

Since 1827 there have been in all 34 appointments of Commissioners or Ministers, these representing thirty-one individuals, three of the number having functioned in such a capacity for a second period under changed Governments.

The following is a complete list of the Department's heads with the dates of office holding:

Hon. Peter Robinson.....17th July, 1827, to 14th July, 1836.
" R. B. Sullivan.....14th July, 1836, to 30th June, 1841.
" John Davidson.....23rd July, 1841, to 12th October, 1842.
" A. N. Morin.....13th October, 1842, to 11th December, 1843.
" D. P. Papineau.....3rd September, 1844, to 7th December, 1847.
" John A. Macdonald.....8th December, 1847, to 10th March, 1848.
" J. H. Price.....11th March, 1848, to 27th October, 1851.
" John Rolph.....28th October, 1851, to 17th August, 1853.

Hon. Louis V. Sicotte.....17th August, 1853, to 26th August, 1853.
" A. N. Morin .....31st August, 1853, to 26th January, 1855.
" Jos. Cauchon.....27th January, 1855, to 30th April, 1857.
" E. P. Taché.....16th June, 1857, to 24th November, 1857.
" L. V. Sicotte.....25th November, 1857, to 1st August, 1858.
" A. A. Dorion.....2nd August, 1858, to 6th August, 1858.
" P. M. Vankoughnet.....7th August, 1858, to 18th March, 1862.
" George Sherwood.....27th March, 1862, to 23rd May, 1862.
" William McDougall.....24th May, 1862, to 29th March, 1864.
" Alex. Campbell.....30th March, 1864, to 30th June, 1867.
" Stephen Richards.....1st July, 1867, to 25th July, 1871.
" Matthew C. Cameron...25th July, 1871, to 21st December, 1871.
" Richard W. Scott.....21st December, 1871, to 30th November, 1873.
" Timothy Blair Pardee...4th December, 1873, to 19th January, 1889.
" Arthur S. Hardy.....19th January, 1889, to 21st July, 1896.
" J: M. Gibson.....21st July, 1896, to 21st October, 1899.
" E. J. Davis.....21st October, 1899, to 22nd November, 1904.
" A. G. McKay.....22nd November, 1904, to 8th February, 1905.
" J. J. Foy.....8th February, 1905, to 13th May, 1905.
" F. Cochrane.....13th May, 1905, to 11th October, 1911.
" W. H. Hearst.....12th October, 1911, to 22nd December, 1914.
" G. H. Ferguson.....22nd December, 1914, to 13th November, 1919.
" B. Bowman.....14th November, 1919, to 11th July, 1923.
" Jas. Lyons.....16th July, 1923, to 28th February, 1926.
" G. H. Ferguson.....28th February, 1926, to 18th October, 1926.
" Wm. Finlayson.....18th October, 1926.

A perusal of this list discloses such well-known names as Peter Robinson, the first Commissioner, who was instrumental in establishing an Irish settlement in the neighbourhood of what is now known as the city of Peterborough, named after the honourable gentleman. When considering the present-day point of view regarding immigration, with its attendant incidents, it is worthy of note that the first Commissioner in the summer of 1825, two years prior to his appointment, was the means of bringing from the old land no less than 2,024 settlers, all these taking up their pioneer work in the Peterborough section.

D. P. Papineau, of Lower Canada, was the brother of the famous Louis, though the very antithesis of the latter, being of a retiring disposition and very conservative. The great and only Sir John A. McDonald, though his Commissionership was of short duration, frequently reverted to his experiences in the administration of the natural resources and humorously recounted the many opportunities in this, the early period of his long and remarkable public career, of adjudicating upon the petty though interesting cases of land disputes. Hon. A. A. Dorion later became Chief Justice of the Province of Quebec. The Confederation Commissioner was a hardy, robust type, Hon. Stephen Richards, and was followed by Hon. Matthew Crooks Cameron, Richard W. Scott, T. B. Pardee and A. S. Hardy, later Prime Minister of the Province. In later years we meet Hon. J. M. Gibson, now Sir John, E. J. Davis, still enjoying excellent health and the head of a large industry. Hon. A. G. McKay and Hon. J. J. Foy, both then standing high in the legal profession, graced the Commissioner's chair, the latter having been for several years Attorney-General in the Government of Sir James Whitney. Hon. Frank Cochrane, the practical business man from Nipissing, administered the Department for over six years when he entered the Federal field as Minister of Railways and Canals. Hon. W. H. Hearst, now

Sir William, succeeded Mr. Cochrane, and on the death of Sir James Whitney became Prime Minister. Hon. Mr. Ferguson, the present Prime Minister, became sponsor for the Department when Mr. Hearst was chosen leader, and remained in office until November, 1919. Hon. Mr. Bowman was appointed in 1919, and was followed by Hon. Jas. Lyons in 1923, and the latter after a sojourn by Hon. Mr. Ferguson, by the present Minister, William Finlayson, in 1926.

Of these prominent administrators two, Sir E. P. Taché and Sir John A. Macdonald, attained to the Prime Ministership of Canada, and no less than three, Hon. A. S. Hardy, Sir W. H. Hearst, and Hon. G. H. Ferguson, to the Prime Ministership of their native Province, while four reached the Lieutenant-Governor's chair, viz., Hon. Wm. McDougall having been appointed in 1869 for the Northwest Territories and Rupert's Land, Hon. Jos. Cauchon for Manitoba in 1877, Sir Alex. Campbell for Ontario in 1887, and Sir John M. Gibson for Ontario in 1908. Upon eight, knighthood was conferred, John A. Macdonald, E. P. Taché, A. A. Dorion, Alex. Campbell, Matthew C. Cameron, R. W. Scott, J. M. Gibson, and Wm. H. Hearst.

While the early administrators, prior to Confederation, were filled with zeal and possessed of uncanny vision, they were largely concerned with an area of about 50,000 square miles, comprising but a portion of what we now term Old Ontario, and could scarcely have anticipated that within two generations the magnitude of the territory to be administered and developed would have grown eight hundred per cent., and the population from a few scattered thousand to three million.

The revenue from timber in 1827 amounted to only $360.00, in 1828 to $3,134.00, while in 1928, the year just closed, the revenue from the same was over $4,000,000.

The Department of Lands and Forests, as the term implies, deals with the disposition of all Crown lands for settlement, summer resorts, ranching, timber cutting, pole lines, industrial sites, commercial enterprises, mining and numerous other purposes. In addition it administers the timber areas and provides for a judicious development of the forest wealth. It has control of the park system of the Province and establishes and supervises the large and important Forest Reserves.

Under its jurisdiction come the water powers with their assets of incalculable economic value. The responsibility of surveying the unsubdivided areas of the Province rests on the Department along with the supervision and control of its lakes, rivers and streams, except for navigation.

Because of the varied character of the land and its productiveness it is essential that proper data be gathered to enable an equitable disposition of the resources. The very magnitude of the province, some 400,000 square miles, forces the conclusion that a satisfactory inventory in detail of our potentialities cannot be made except after a long, close and continued examination. It is obvious that the regions unsuited for farming and adapted only for the production of certain timber types should be segregated and held in reserve for the prime purpose of reproducing timber, whereas the sections found to be well given to farming, in the real acceptation of the term, should be held for such.

The benefits derived from such segregation are quite noticeable in those substantial areas already set aside and held as Forest Reserves and Provincial Parks. Consequently the Department is continuing its intensive efforts towards getting technical and practical material upon the diversified resources of our Crown areas.

Statutory Changes

The growth of the Hydro-Electric industry in the Province brings into greater prominence the extensive water powers administered by and under the control of the Department of Lands and Forests. The need of acquiring further technical data upon the subject is obvious. The expanding mining industry, reaching the unsurveyed portions of the Province, has materially increased the work in connection with surveys.

To secure closer supervision over these matters and general engineering, the Public Lands Act was amended during the 1928 Session, whereby provision was made for the appointment by the Lieutenant-Governor in Council, of a Deputy Minister to be known as the Surveyor-General. This official is required to perform such duties in connection with the surveying of lands, investigation of water powers, engineering, inspection, research and such other matters as may be assigned to him by the Lieutenant-Governor in Council.

Mr. L. V. Rorke, O.L.S., who has been a valued officer of the Department for twenty years, and Director of Surveys for an extended period, was under date of April 19th, 1928, in pursuance of the Act, duly appointed Surveyor-General, and is now acting in that capacity.

Last year's report indicated that legislation would be sought to strengthen the hand of the Minister in dealing with the cutting of timber upon limits, particularly of the so-called perpetual kind, where no limitations as to time or size of trees were made. Consequently an Act was passed during the Session of 1928 and assented to under date of the 3rd April, 1928, which grants certain powers to the Minister to control the cutting. Authority is granted to him to fix the size and kind of trees and timber which may be cut on the unpatented lands where the trees and timber thereon remain the property of the Crown, and such authority may be exercised in any part of the Province or at any time that the Minister may direct. Penalties are provided for those who violate the Act. Already the Crown has through mutual co-operation with licensees undertaken to apply such restrictions as seem desirable to meet the purpose of the Act.

Land Transactions

Last year reference was made to the settlers that had, under the authority of the Forestry Act, been transferred from Haliburton District to the southern clay belt, and it was hoped that such settlers would be the vanguard of others. While it is rather early to make any definite predictions as to the general success of the experiment it can be confidently stated that the limited number already placed have made reasonably substantial progress and are content in their new lot; it is felt the experiment should be given a fair trial and if successful should be made applicable to others. It must not be overlooked that pioneer settlement in any circumstances is a slow process but the varied advantages offered by the clay plains of Northern Ontario make certain that real homemaking can be made more effective there than elsewhere.

The Supervisor of Settlement, Col. W. R. Smyth, reports that satisfactory progress is being made by group settlements in Thunder Bay and Cochrane Districts, these settlements having been started a few years ago. Where thrift and ambition are found, substantial improvements are noticeable. He indicates that while the problem in Old Ontario of retaining the young men on the wholly improved productive farms is still unsolved, too much should not be expected of the hardy young pioneer who has to plod his way midst trying times to break land and establish and maintain a home in the newer sections. And yet he

speaks with optimism of the efforts shown by numbers of the "trail blazers" who are making good in the great North land.

Details of land sold for all purposes and of areas that have been resumed to Crown may be found in Appendices 12 and 13.

Practical discussions have been held with the representatives of the Overseas Settlement Board and the Dominion Government in preparation of a tripartite agreement involving a co-operative arrangement for the placing of British migrants on improved farms in the clay belt of Northern Ontario, and it is earnestly hoped that the consummation of such an agreement will result in substantial numbers from the old land taking up residence in the Great Clay Belt.

Negotiations are under way with the Department of Indian Affairs, Ottawa, to conclude a Treaty with the Indians inhabiting an area North and West of the Albany River, comprising 128,000 square miles, the only remaining territory in Canada unceded by the Red Man.

Clergy Lands

While no new sales are being made under this heading moneys being arrears on old sales are still being collected to a very limited extent, only $455.95 was received from this source.

Common School Lands

The collections from this source amounted to $952.75, being moneys due on sales made years ago of land where the occupants failed to get title until recently.

University Lands

Some 499 acres were sold and on these and previous sales the sum of $431.00 was collected.

Grammar School Lands

Collection of arrears on sales of these lands made many years ago accounted for $992.15.

Crown Lands

For agriculture, townsite, tourist and various other purposes the total area sold and leased comprised 92,218.21 acres, less than the year previous by 32,650.18 acres. Such sales and leases totalled $120,618.60, but there was collected on such sales and leases and on others hitherto made, the sum of $317,280.70, less than the last fiscal year by $27,045.34. For details on the last five headings see Appendix No. 3.

Provincial Land Tax Act

For the year 1927, the first during which this tax was collectable, the sum of $76,088.68 was collected. As anticipated this tax met with some opposition but the general principle is admitted to be just and that is that all property whether in organized or unorganized territory should bear a fair proportion of taxation for general benefits received. This tax is applicable only to property in unorganized districts where much land privately owned by persons and companies and corporations who are beneficiaries directly or indirectly of transportation facilities and other developments made at the expense of the

Province. The Act specifically exempts actual settlers and to get exemption all that is necessary is to furnish the information on a form prescribed by the Department and mailed to the settler.

The sum of $157,551.83 was received for the year, or $81,463.15 more than in 1927. It is fully expected that approximately a like amount will be collected the coming year.

Military Grants

Following the South African war, where numbers of Canadians were engaged, the Government, as a concession to Ontario veterans, passed legislation under which each veteran was entitled to a location of 160 acres free, no particular section at that time having been allocated for the purpose. Such sympathetic treatment of the South African veteran gave rise to a demand for similar treatment towards the veteran of 1866, and this class likewise was granted the privilege. In consequence no less than 13,998 certificates were issued and to date but 1,024 are outstanding. Thousands of locations were made in the clay belt and pulpwood regions and many of these have since passed to other holders who exploit the timber thereon and who now very largely are reaping the benefit that was intended to accrue to the veteran himself for services rendered his King. A certain number accepted the alternative of surrendering the right to locate for a cash consideration of $50.00. And as an amendment to the Act a few years ago provides that no further allocation of land be made, a few of the outstanding certificates are annually surrendered, this year the number being but three. It is generally admitted that that public sentiment towards the returned man obscured the vision of those wishing to concede him consideration and it was never anticipated that hundreds of square miles of excellent territory would be tied up indefinitely from the control of the Crown, as is the case in Northern Ontario where extensive blocks of such veteran lands are alienated. When it is realized that no obligations of settlement were imposed, the menace of these unoccupied areas to surrounding country is appreciated. Legislative enactments with a view to partly solving the problem have not materially affected the situation. Up until recently such holdings situated in unorganized territory were entirely free from taxation but now under the Provincial Tax Act they are assessed and liable for taxation.

Although the Veteran Act was passed in 1901, the Department still receives enquiries from individuals desirous of applying for the grant, these parties but now learning of the provisions for a grant. As the time limit for satisfying the requirements of eligibility has long since passed the belated ones are exempt from any benefits.

Great War Veterans

Although the keenest possible sympathy went out towards our Great War returned men, the folly of the past was not perpetrated in their case and while special provision was made whereby they might be given free locations of 160 acres each, it was always subject to the actual performance of settlement duties. The result has not been gratifying as, generally speaking, the "get back and stay on the land" spirit is absent. An indication of this is evident from the figures during the last two years. In 1927, while 67 took advantage of so acquiring land, 57 abandoned their holdings and were cancelled. In 1928, 45 were located and a like number cancelled.

Tourist and Summer Resorts

At no period in its history has Ontario been visited by so many tourists and visitors, with the resultant marked activity in the demand for summer homes and fishing or hunting sites. With its numerous placid lakes, rippling brooks and streams, verdant shores, islands and other picturesque features, this Province offers an array of attractive scenic wonders. The Department is meeting this increasing demand by selecting suitable wooded areas on well located lakes easily accessible by rail or automobile, and surveying them into small parcels, which are sold at reasonable prices. Not only the hunter and the angler are attracted, but the camera man, the painter and the author.

Wild life in Algonquin and Quetico Provincial Parks continues to increase. In the former, wild deer may be seen every day, during the summer months, even in the populated parts around headquarters. In Quetico the beaver is on the increase as is evidenced by the flooding of the portages and other highways through the park. In the past the Government has found it necessary through its own rangers to trap a certain number and the coming year like steps may be taken.

The value of these game preserves to the hunter, angler and other sportsmen cannot be estimated, as these wild animals, though scrupulously watched and protected within the parks, are free to roam at will outside these confines and sufficient appear to do so to make a continuous supply of game in the surrounding territory. Notwithstanding the varied opinions expressed and the occasional adverse criticism offered regarding the alleged wolf menace in Algonquin Park, the report from our Superintendent shows that the deer is abundant in the greater portion of the park. In one range of hills alone during the period when the deer forsake the swamps to come out on the sunny hillsides, two rangers counted no less than 70 deer. During the winter period when wood hauling, the rangers encounter deer on every hand.

During the past year with a staff of 30 rangers and 71 shelter houses, only 43 wolves were secured by shooting, traps and snares. Two years ago on the road to Big Opeongo Lake, 14 wolves were secured, but last winter not a wolf or a wolf track was to be seen on this road for a distance of 16 miles. There has been a decided increase in the game animals within the park and every indication in the general increase of wild life proves that the park is not the breeding ground of the ravenous wolf and that under a close patrol by the rangers he is being gradually hunted down and trapped.

Rondeau Park continues to be the increasingly attractive spot in the older part of the Province. With its suitably located sites there is a large demand for summer cottages for which long term leases are issued, substantial improvements have been made to the buildings, roads and general equipment until to-day it is one of the most attractive picnic and recreation grounds in Ontario.

The lure for the far North, the lust for exploration and the desire for the rustic and the wilds, away from the "madding crowds," is taking an increasing number of holiday seekers and vacation enthusiasts into the renowned Temagami Forest Reserve, where islands in Lake Temagami afford an abundant opportunity for pleasure seekers, holiday campers, boys' and girls' camps. Ontario offers a warm welcome to pleasure seekers of all classes.

Surveys and Water Powers

The usual amount of survey of Crown lands was carried on during the year, comprising the running of base and meridian lines, township outlines, lake and river traverses, summer resorts and miscellaneous survey.

Control surveys have also been carried out in co-operation with the Dominion Government's aerial photographic work in different sections of the Province. Co-operation tends to make better and more up-to-date maps of the several sections covered by this work. The total expenditure under survey work for the past year shows a decrease of $12,970.76 from the former year

During the year the development of water power at Smoky Falls on the Mattagami River, at Calm Lake on the Seine River, and at the falls on the Eagle River, has been completed. Additional units have been added to the Island Falls power plant on the Abitibi River.

As provided in the agreement with the Dominion Government in the Lac Seul Conservation Act of 1928, a contract was entered into with Messrs. Morrow & Beatty, of Peterborough, for the construction of this conservation dam. It is expected that the work will be completed by the 1st of May, 1929.

Surveys have also been made to determine the shore lands which may be damaged by the new water elevation to be established. Special study was made of the water powers on the English River below the outlet of Lac Seul, with a view to determining the several power developments and the most advantageous method and location of such developments.

The revenue from the water power rentals shows an increase of $25,524.29 during the past year.

TIMBER ADMINISTRATION

Reserves

As pointed out in last year's report, the Department is undertaking to carefully guard old areas that may, under a mutual arrangement with timber licensees, be abandoned by them and resumed by the Crown.

The greatest protection to such areas for assuring future growth of timber is the elimination of those factors that menace the timber. Chief of these is fire, and if through an efficient fire-fighting force this dread menace can be appreciably reduced, much of our concern with respect to a sustained yield condition will disappear. No less menacing is the struggling so-called settler who under the guise of farming worms his way into taking up land for the purpose of exploiting the timber. Our problem in dealing with the forest areas of Old Ontario is accentuated by reason of the indiscriminate allocation of land in the distant past for agricultural purposes without any defined system of segregation. Blights, insects and disease are other enemies of the forest that are being gradually and successfully combatted with our technically trained staff of foresters.

The expansive areas heretofore set aside and held as forest reserves, such as Temagami and Mississauga, along with the two great parks, Algonquin and Quetico, afford a complete answer to the question, "What is being done for the natural reforestation of the timber wealth?" While artificial reforestation is eminently satisfactory and proves decidedly interesting and efficient in Ontario under our trained foresters, whose reputation has become world wide, it is admitted that such method has its limitations. Having regard to the magnitude of our Province, the extensive and widely separated areas and various timber types, it is freely conceded that natural reforestation is our salvation. When it is understood that not a single foot of land is alienated in any of our reserves and no farming blocks are permitted, one can appreciate how the above-mentioned menacing factors are being eliminated and nature is being aided in reproducing crops.

By gradually adding to existing reserves and applying modern methods of protection it is confidently expected that Ontario will be fully competent to provide constant and diversified industries in connection with her timber wealth for future generations.

With a view to carrying into further effect the policy of fostering the timber resources and the allied industries dependent thereon, legislation will this coming session be sought.

Sales

In pursuance of the declared policy and practices of the Government, timber areas throughout the past year were all offered for sale by public competition to provide opportunities, however, only for those individuals or companies with important vested interests concerned in continuing their established businesses. Quite true in certain cases the successful tenderer proved to be other than the prospective buyer, but this fact alone justifies advertising the areas and requiring sealed tenders.

The prices received were satisfactory; in over seventy per cent. of the sales the upset price of the Crown was exceeded while in no instance was a tender awarded at a price less than the upset one. Close cruises and estimates are made, the report of the officers with regard to local conditions being a guide in determining a fair upset competitive price.

From a perusal of the list of areas disposed of covered by Appendix No. 11 of this Report, it may be observed that of 71 areas sold only 11 might be deemed pulp propositions, some of these being very small. The general uncertain conditions of the paper industry did not justify offering pulp limits for sale. A declining market lessens competition and naturally interferes with the stumpage price. Prices for spruce pulp varied from simple dues of $1.40 a cord in the Kenora District to $3.27 a cord in the Thunder Bay District, while balsam prices ranged from $1.20 a cord in the Cochrane District to $3.15 a cord in the Thunder Bay District. Other types of pulpwood such as poplar, jack pine, etc., brought 50c. to $2.15 a cord.

Log timber sales show an interesting study; the large pine areas were secured by such old reliable firms as Keewatin Lumber Co., Kenora, whose mills in this district are important labour users, Shevlin-Clark, Ltd., with a substantial plant at Ft. Frances, J. A. Mathieu, Ltd., with an extensive operating mill at Rainy Lake, Mageau Lumber Co., Ltd., with an excellent sawmill at Field on the Sturgeon River, George Gordon & Co., Ltd., of Cache Bay, and the Spanish River Lumber Co. Ltd., of Sudbury, both of which firms have been operating in the Sudbury region for many years and employing regularly throughout the year a large staff of workmen. While 71 areas were sold, 37 of these were under two square miles each, 16 were 10 square miles or under, and 18 over 10 square miles. The big operator that runs his mill on a mass production basis to the small portable mill owner was represented. The jobber and contractor also came in for a fair share of the offerings.

The estimated quantity of each type of timber is incorporated in the advertised conditions of sale, and a map of the area is furnished, and prospective bidders not only have such information before them but are invited to apply for further material bearing on the watershed area, driving and transportation facilities, and the quality of the timber offered.

Thus fortified, interested parties require much less time to investigate given areas than was necessary years ago when cruisers' estimates and reports upon the physical characteristics of limits were jealously guarded and privately main-

tained within the archives of the Department. The time elapsing between advertised and sales dates is determined by the geographical features of the area, general accessibility, nature of timber, density, etc., and possibility of competition, all of which factors enter into a consideration of the price. For red and white pine prices ranged from $7.25 per M. ft. B.M. to $13.50 per M. ft. B.M., while the range in respect of jack pine was equally wide. Details of the kind of proposition in the various sales are recorded in the tabulated statement.

Logging

A gradual improvement in the lumber trade was reflected in the cut of red and white pine throughout the year just closed. In last year's report for 1927, attention was directed to the marked decline in the cut of this class of logs in comparison with the year 1926, there being less by 70,000,000 feet B.M. But the year 1928 shows a return to a production in the log in excess of that of 1926, there being cut some 210,532,068 feet B.M., as against 128,314,028 feet B.M. for last year, while it is problematical to announce any figure for the coming year, it is hoped that a quantity approximating the cut of this year will result.

Jack pine operations increased considerably over the previous year, some seventy-four odd million feet having been cut against forty-eight million feet for the year 1927. In addition to the board measure jack pine, the tie output practically doubled that of last year, there being 1,719,471 pieces as against 829,627 for 1927.

In other classes of timber except pulpwood logs, the output was much the much the same as for the previous year, there being 3,410,524 feet B.M

Considering the whole field of timber and lumbering operations, the Province has reason to be satisfied with the spirit of optimism displayed by the operators and dealers during the year just closed. The lumber industry, being the oldest with that of farming, must necessarily expect its fluctuating markets and be subject to a variety of competing factors. To maintain such an old-established industry and be one of the beneficiaries of its ramifications the Government is insisting on a close co-operation with the investors in the timber wealth, and every legitimate means is being employed to encourage a recognition on the part of all those engaged in logging operations that the forests, being a bounty of nature, must be so controlled that future generations may have a harvest to reap.

Inspection of Agencies and Supervision of Operations

The thirteen Timber Agencies throughout the Province were visited by Major Hartt, and with the exception of one were found to be satisfactory. A change was made in the excepted case and the work there is now being carried on in a very efficient manner. A very rigid checking up of pulpwood cutting in the clay belt region, where much wood cutting was being done by alleged settlers, has resulted in the elimination of the "pulpwood farmer," and in the encouragement of the well-intentioned settler to a keener appreciation of the need of following more closely the regulations respecting clearing and cultivating his land. The Supervisor of Operations has been instrumental in the settlement of various disputes and the solving of different problems that are of mutual concern to the Crown and the lumberman. The readiness with which the timber operator suggests and accepts the principle of mediation through an officer of the Crown and the general success resulting therefrom, amply justify the office of Inspector of Agencies and Supervisor of Operations. Actual visitations of this

officer to the scenes of timber and pulpwood operations make it possible for him to acquaint himself with actual conditions on the ground and give counsel and directions as to be best methods of economically cutting the timber that the interests of conservation and reforestation may be served. Generally speaking, the operators co-operate very satisfactorily along these lines and it is evident there is a more decided tendency in this age for the practical and technical viewpoints to be reconciled.

Pulpwood

The hope expressed by the pulpwood dealers and newprint manufacturers in 1927 that their apprehensions of a serious instability in the trade would not result was not realized. The newsprint industry upon which the pulpwood operators are so largely dependent displayed a very uncertain tendency throughout the year due to a variety of factors and a number of interests involved. Alleged undue expansion and overproduction were not the least of the causes of the affected market. The Government of Ontario being fully seized of the importance of the situation is closely in touch with the movement towards stabilizing the industry and encouraging the maintenance of certain Northern Ontario communities. The leaders in the trade have held numerous conferences, and negotiations to date justify confidence in their ability to adjust their differences and thus establish further assurance that this comparatively new though enormous business, that so largely now enters into the industrial and commercial life of the nation, will be placed on a firm foundation.

The cut of pulpwood on Crown lands during the year amounted to 684,582 cords, or a reduction from the year previous of 68,873 cords. Because of the present situation it is felt that this cut will not be increased the coming year unless prior to the opening of the season for operations a satisfactory solution of the newsprint problem has been found. Settlers and patented lands produced 1,111,224 cords and of this some 612,000 cords were exported. In other words, of the exportable material cut during the year less than 60 per cent. went out of the country. Over eighty per cent. of the exported wood came from patented lands, over which the Crown has no control; the balance came from lands of settlers who have not yet acquired absolute title.

The importance of the newsprint industry and its relation to the community life of certain portions of the Province warrant the Crown in providing legislative machinery to insure the gathering of detailed data and the adoption of plans towards stabilization. With this end in view a Bill for submission to the Legislature at its next sitting is being drafted.

Forest Fire Protection

The season of 1928 was particularly favourable for forest fire control throughout the province with the exception of portions of Patricia in the northwestern part of the fire district. Eighty-seven per cent. of the total area burned in the province is accounted for through the fires occurring early in May and June in the inaccessible regions of northwestern Ontario.

The total number of fires was 536 and the total area burned was 100,383 acres, of which 51,750 acres were beyond the reach of the present organization.

Improvement work on communication and buildings was carried on this season with satisfactory progress.

Twenty-six steel lookout towers and 400 miles of telephone lines were erected. The Department has 68 steel lookout towers and 137 wooden ones, the

latter being replaced with steel as permanent locations are established. Telephone communication is being established in the older forest regions with a little over 2,000 miles of line now in use.

An interesting development in the more in accessible regions is that of wireless communication. Last season eight stations were maintained. These stations have made it possible to keep in daily touch with outlying regions, and have saved many hours of hazardous canoe and overland trips previously required to bring out messages from isolated points.

Reforestation

The distribution of trees this season reached a total of a little over eleven and one half million, an increase of four millions over the previous year.

Municipal forestry projects were enlarged by the addition of four new county forests.

Forest Surveys

Forest surveys were continued this season, completing the Rainy River watershed, which was commenced last year. This season an area of 2,468 square miles was covered.

A forest survey was also carried out on portions of the watershed of the Mattagami, Montreal and Wanapitei rivers, covering an area of 1,222 square miles.

Forest Investigations

Forest investigations were carried on in connection with several problems. Forest pathology studies were continued in connection with a fungus attacking white spruce. A survey of Parry Sound and Muskoka was made to determine the prevalence of white pine blister rust.

Co-operating with the Federal Entomological Branch experiments were carried out in controlling insect outbreaks by aircraft dusting.

Further work was done in studying growth of spruce to determine future yields.

Revenue

The gross revenue of the Department for 1928 was the largest in its history, except for the year 1925, the total being $4,741,229.31. Of this amount the sum of $3,557,462.69 was ordinary revenue, the balance, $1,183,766.62, capital. This represents an increase over the previous year of $111,699.48 as regards ordinary income, and a decrease of $34,895 as regards capital. Crown leases, licenses of occupation, including water power rentals, accounted for $211,426.68, an increase over the previous year of $24,533.07.

The Provincial land tax brought $157,551.83, an amount greater than 1927 by over $80,000. Land sales amounted to $105,854.02. Ground rent and fire charges augmented the revenue by some $472,426.40.

Other sources of revenue are the parks and reserves, where the sale of guide and fishing licenses, lot rentals and miscellaneous items accounted for $35,649.30.

The largest percentage of the total revenue results from the timber resources and the fees and charges in connection therewith. From timber sales we received $3,648,511.43, of which $1,094,553.43 represented capital. For details covering all revenue see appendices Nos. 3 to 6 inclusive.

Disbursements

The total expenditures for the year totalled $2,857,235.45, an increase of $330,089.38 over the year 1927. To ordinary expenditure was charged the sum of $1,736,923.12, and to capital $1,120,312.33.

The four largest items under this heading are fire ranging, forest ranging, reforestation, and surveys, these contributing no less than 75 per cent. of the total. An item of $100,000 is due to the erection of Lac Seul dam under a joint arrangement with the Dominion Government, which bears 60 per cent. of the cost. Special warrants made up $17,455.01, of which $16,915.61 was spent in connection with the building of Long Point Road, while statutory expenses amounted to $9,504.34.

APPENDICES

PART I

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1928

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Main Office	Hon. Wm. Finlayson	Minister	1926, Oct. 18	$8,000 00	
	W. C. Cain	Deputy Minister	1903, March 1	5,700 00	
	A. Ferguson	Assistant to Deputy Minister	1915, Dec. 15	3,000 00	
	J. B. Thompson	Minister's Secretary	1925, Feb. 2	2,600 00	
	M. E. Bliss	Secretarial Stenographer	1909, Aug. 16	1,500 00	
	E. G. Halliday	Clerk	1907, Feb. 21	1,500 00	
	E. Harrison	Senior Clerk Stenographer	1920, May 14	1,400 00	
	E. Rose	Clerk Stenographer	1927, Jan. 4	1,050 00	Resigned June 15th, 1928
Solicitor's Branch	F. E. Titus	Solicitor	1920, Mar. 2	3,500 00	
	L. McLeod	Clerk Stenographer	1926, April 9	1,050 00	
Lands Branch	S. Draper	Chief Clerk	1900, May 1	3,300 00	
	W. R. Ledger	Principal Clerk	1894, Feb. 15	2,400 00	
	C. E. Burns	" "	1897, July 29	2,400 00	
	J. E. Drinkwater	Senior Clerk	1915, Oct. 19	2,100 00	
	J. B. Proctor	" "	1897, Jan. 15	2,000 00	Died Aug. 15th, 1928.
	W. S. Sutherland	" "	1900, Mar. 18	2,000 00	
	A. E. Roe	" "	1906, Oct. 16	2,000 00	
	F. A. Lucas	" "	1906, Dec. 18	2,000 00	
	S. A. Platt	" "	1905, June 12	2,000 00	
	A. E. Robillard	Clerk	1894, May 4	1,900 00	
	A. R. Carey	Junior Clerk	1925, July 7	975 00	
	E. F. O'Neil	Senior Clerk Stenographer	1902, July 7	1,500 00	
	B. M. Benson	Clerk	1909, May 25	1,500 00	
	S. Ross	Senior Clerk Stenographer	1917, July 9	1,500 00	
	E. Hills	" "	1912, July 2	1,500 00	
	F. Griffith	Clerk Stenographer	1921, May 4	1,125 00	
	A. V. Pepler	" "	1922, Sept. 14	1,125 00	
	M. I. Sutherland	" "	1921, May 4	1,125 00	
Surveys Branch	L. V. Rorke	Surveyor General	1909, May 1	5,000 00	
	J. Hutcheon	Inspector of Surveys	1913, April 1	3,800 00	Died Jan. 18th, 1928.
	H. C. Smith	Geographer	1919, Dec. 12	2,850 00	Resigned Nov. 19th, 1927
	N. A. Burwash	Senior Map Draughtsman	1917, April 26	2,200 00	Transferred from Dept. of Highways, Feb. 1st, 1928.

Surveys Branch—*Continued*	J. Work	Principal Clerk	1909, May 18	2,400 00	
	E. M. Jarvis	Senior Clerk	1897, April 25	2,000 00	
	H. Treeby	Map Draughtsman	1896, June 25	2,000 00	
	F. E. Blanchet	" "	1906, May 15	2,000 00	
	A. Leaman	" "	1907, Sept. 12	2,000 00	
	F. L. Barr	Draughtsman	1923, Oct. 31	1,600 00	
	V. Vance	Clerk	1924, Sept. 10	975 00	
	M. H. Kirkland	Senior Clerk Stenographer	1902, July 21	1,500 00	
	S. O. Dennis	Clerk Stenographer	1910, Mar. 2	1,125 00	Resigned June 15th, 1928
Forestry Branch	E. J. Zavitz	Deputy Minister of Forestry	1905, May 1	5,000 00	
	C. R. Mills	Assistant Provincial Forester	1921, Mar. 28	3,800 00	
	A. H. Richardson	Forester	1921, June 15	3,000 00	
	R. N. Johnston	"	1915, Aug. 15	3,000 00	
	N. L. Rogers	Senior Clerk	1911, Aug. 1	2,000 00	
	G. W. Harris	"	1906, Sept. 1	1,900 00	
	J. F. Sharpe	Forester	1922, May 15	3,000 00	
	C. E. Westland	Assistant Forester	1923, May 16	2,100 00	
	G. Bayly	" "	1924, Mar. 1	2,100 00	
	J. M. Bishop	Draughtsman	1924, Nov. 1	1,700 00	
	E. W. Cooper	Clerk	1921, Jan. 6	1,500 00	
	M. C. Rowland	Senior Clerk Stenographer	1912, May 1	1,500 00	
	J. Bald	" "	1913, June 12	1,500 00	
	A. S. McKyes	Clerk Stenographer	1921, May 9	1,200 00	
Woods and Forests Branch	J. Houser	Head Clerk	1905, July 17	3,000 00	
	H. D. Gillard	Principal Clerk	1897, Dec. 6	2,400 00	
	A. H. O'Neil	"	1906, July 19	2,000 00	
	S. D. Meeking	Senior Clerk	1910, Feb. 8	2,000 00	
	E. H. Telfer	"	1915, Sept. 27	1,900 00	
	G. Potter	Clerk	1923, June 1	1,500 00	
	E. H. Squire	"	1916, Jan. 4	1,600 00	
	E. F. Quigley	"	1921, May 4	1,200 00	
	E. C. Armer	Senior Clerk Stenographer	1909, Aug. 6	1,400 00	
	J. Ferguson	" "	1919, Aug. 4	1,200 00	
	J. J. Bryce	" "	1922, July 24	1,200 00	
	F. E. Stewart	Clerk Stenographer	1927, July 25	1,050 00	
Accounts Branch	H. M. Lount	Head Clerk	1903, Oct. 1	3,000 00	
	C. J. Clarke	Principal Clerk	1905, Aug. 9	2,300 00	
	W. A. Burritt	Senior Clerk	1907, Sept. 24	2,000 00	
	R. Gordon	Clerk	1912, July 30	1,600 00	
	J. F. Warren	"	1924, Feb. 18	1,500 00	
	L. G. Donald	"	1924, June 2	1,300 00	
	C. Bowland	"	1908, July 9	1,500 00	

Appendix No. 1—Continued

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1928

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Accounts Branch—*Continued*	M. A. Whyte	Clerk Stenographer	1921, June 1	$1,200 00	
	M. E. Cox	Clerk Typist	1924, Oct. 27	1,125 00	
	E. M. Fox	Junior Cheque Writer	1927, Jan. 11	1,050 00	
Files Branch	S. K. Burdin	Senior Clerk	1916, April 6	2,500 00	
	F. Samuels	"	1903, Dec. 5	1,800 00	
	C. Dies	Clerk	1905, June 14	1,700 00	Died March 14th, 1928.
	J. T. Lee	"	1917, June 25	1,700 00	
	W. C. St. John	"	1906, July 9	1,500 00	
	N. B. Mathewson	"	1915, May 7	1,600 00	
	S. Mulholland	"	1918, May 6	1,300 00	
	R. N. Black	"	1915, Dec. 13	1,300 00	
	G. Harris	"	1925, Jan. 14	1,300 00	
	H. Brophy	Senior Clerk Messenger	1898, Oct. 1	1,300 00	
Provincial Land Tax Office	L. M. Ryan	Land Tax Collector	1925, July 1	2,300 00	
	G. J. Hinton	Clerk	1925, May 4	1,400 00	
	H. M. Lyons	Junior Clerk Stenographer	1926, May 31	900 00	

Appendix No. 2

List of Agents for the year ending October 31st, 1928

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
		LANDS AGENTS			
Alexander, James A...	Fort Frances.....	Part Rainy River District.....	1921, May 26	.....	For salary see Crown Timber Agents.
Arthurs, E.....	Espanola Mills.....	" District of Sudbury.....	1915, June 1	$500 00	
Baker, R. H.....	Minden.....	" Haliburton.....	1907, Oct. 1	350 00	Resigned May 14th, 1928
Blank, F.....	Wilno.....	" of Renfrew County and South Part Nipissing District.....	1921, April 1	500 00	
Both, C.....	Denbigh.....	" of Frontenac, Lennox and Addington.....	1905, Oct. 20	300 00	
Bresnahan, John.....	Hearst.....	" District of Cochrane.....	1924, April 28	1,050 00	
Brown, John.....	Markstay.....	" " " Nipissing and Sudbury.	1916, July 3	600 00	Resigned Oct. 31st, 1928.
Cameron, Wm.....	Stratton Station.....	" " " Rainy River.....	1911, May 8	500 00	
Campbell, Miss I. M..	Parry Sound.....	" " " Parry Sound.....	1914, Nov. 15	600 00	
Dean, Thos.....	Sault Ste. Marie.....	" " " Algoma.....	1920, Nov. 18	300 00	Also Homestead Inspector
Dempsay, S. J.....	Cochrane.....	" " " Cochrane.....	1911, Feb. 1	1,100 00	
Ellis, H. J.....	Powassan.....	" " " Parry Sound.....	1909, May 20	500 00	
Fink, J. Arthur.....	Mattawa.....	" " " Nipissing.....	1925, Mar. 18	500 00	
Fleming, A. W.....	Minden.....	" Haliburton.....	1928, May 14	350 00	
Freeborn, J. S.....	Magnetawan.....	" District of Parry Sound.....	1905, Nov. 10	500 00	
Freeland, A. W.....	Emsdale.....	" " " Parry Sound.....	1926, Nov. 1	500 00	
Fuller, David.....	Bancroft.....	" Hastings County.....	1926, Mar. 20	500 00	
Gerhart, Wm. G.....	Bracebridge.....	Muskoka District.....	1924, Oct. 14	.....	For salary see Homestead Inspectors
Gibson, J. E.....	Dryden.....	Part District of Kenora.....	1914, Dec. 5	1,200 00	
Grigg, Albert.....	Bruce Mines.....	" " " Algoma.....	1925, Sept. 1	1,000 00	Also Homestead Inspector
Hales, W.....	Apsley.....	" County of Peterborough.....	1911, July 17	250 00	
Hough, John A.....	Matheson.....	" District of Cochrane.....	1926, April 20	1,200 00	
McCrea, J. R.....	New Liskeard.....	" " " Temiskaming.....	1924, Nov. 15	1,200 00	
MacLennan, J. K.....	Sudbury.....	" " " Sudbury.....	1905, July 3	700 00	
Marchildon, J. P.....	Sturgeon Falls.....	" " " Nipissing and part Sudbury.....	1923, April 27	1 60	per day
Parsons, W. J.....	North Bay.....	" " " Nipissing and Parry Sound.....	1908, April 8	1,300 00	

Appendix No. 2—Continued

List of Agents for the year ending October 31st, 1928

Branch	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Smith, J. D. C.	Kenora	Part of District of Kenora	1921, May 9	.....	For salary see Crown Timber Agents and Mining Recorders
Sheppard, H. E.	Kapuskasing	" District of Cochrane	1909, Feb. 13	.....	For salary see Homestead Inspectors
Teasdale, R. A.	Massey	" " " Sudbury	1917, July 1	$600 00	
Trainor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	300 00	
Watt, F.	Pembroke	Part Renfrew	1923, Sept. 11	300 00	
Wilson, A. N.	Kinmount	" County of Peterboro and Haliburton	1915, May 6	175 00	
Wilson, S. H.	Port Arthur	" District of Thunder Bay	1921, Nov. 26	1,200 00	
Woollings, Jos.	Englehart	" " " Temiskaming	1908, July 13	800 00	Died Oct. 2nd, 1928
McArthur, T. A.	North Bay	Inspector of Crown Lands Offices	1912, May 1	900 00	Also Inspector of Mining Recorders' Offices. Appointed Mining Recorder as from Aug. 16th, 1928.
		Homestead Inspectors			
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,700 00	
Bastien, J. A.	Chelmsford	West part of Sudbury District	1913, May 12	1,300 00	
Cragg, W. V.	New Liskeard	South part of Temiskaming District	1913, April 1	1,800 00	
Dean, Thos.	Sault Ste. Marie	Part Algoma District	1908, Aug. 3	900 00	Also Crown Lands Agent
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,100 00	" " "
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	.....	For salary see Crown Lands Agent
Hough, Wm.	Englehart	Centre part of Temiskaming District	1926, Jan. 18	1,300 00	
Hughes, T.	Murillo	Thunder Bay District	1908, July 29	1,400 00	
Jervis, H. F.	Callander	District of Parry Sound	1920, June 10	1,700 00	
Owens, H. B.	Cache Bay	East part Sudbury and West part Nipissing Districts	1918, July 1	1,200 00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900 00	Also Crown Lands Agent
Smith, D.	Cochrane	" Cochrane District	1912, April 24	1,900 00	
Van Horn, L. E.	Monteith	" " "	1920, Jan. 27	1,800 00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,700 00	

Timber Agents

Alexander, James A.	Fort Frances	Fort Frances District	1921, May 26	2,500 00	Also Crown Lands Agent
Fletcher, N. B.	Parry Sound	Part Parry Sound and Muskoka Districts	1923, Dec. 1	1,700 00	
Hickson, A. H.	Sault Ste. Marie	" District of Algoma	1914, April 1	2,500 00	
Larose, S. C.	Ottawa	" Ottawa District	1890, May 8	1,800 00	
MacDonald, S. C.	New Liskeard	" Temiskaming District	1907, Jan. 1	2,400 00	
McDougall, J. T.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500 00	
Milway, Jos. H.	Port Arthur	Part Thunder Bay District	1910, Oct. 1	2,400 00	
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,400 00	Also Acting Crown Lands Agent and Mining Recorder
Stevenson, A.	Peterborough	Belleville District	1905, Oct. 4	1,900 00	
Whelan, Patrick J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,400 00	
Hartt, J. I.	Orillia	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration	1923, Sept. 5	4,200 00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,300 00	

Appendix No. 3

Statement of Lands Sold and Leased. Amount of Sales and Leases and Amount of Collections for the year ending October 31st, 1928

Service	Acres Sold and Leased	Amount of Sales and Leases	Collections on Sales, Leases, Land, Taxes, etc.
Lands Sold:		$ c.	$ c.
Agricultural and Townsites	83,772.09	108,528 32	103,022 17
Clergy Lands	.....	.....	455 95
Common School Lands	.....	.....	952 75
University Lands	499.	249 50	431 00
Grammar School Lands	.....	.....	992 15
Lands Leased:			
Crown	7,896.54	11,100 78	208,532 21
Temagami	50.58	740 00	2,879 02
Sand and Gravel	.....	.....	15 45
Provincial Land Tax	.....	.....	157,551 83
	92,218.21	120,618 60	474,832 53

Appendix No. 4

Statement of Revenue of the Department of Lands and Forests for the year ending October 31st, 1928

Service	$ c.	$ c.	$ c.
LAND COLLECTIONS			
Crown Lands:			
Agricultural	72,765 43		
Townsites	30,256 74		
		103,022 17	
Clergy Lands	455 95		
Common School Lands	952 75		
University Lands	431 00		
Grammar School Lands	992 15		
		2,831 85	
			105,854 02
Rent:			
Crown Leases		191,736 10	
Algonquin Provincial Park		4,011 82	
Rondeau Provincial Park		7,265 50	
Bruce Beach		4,868 79	
Jordan Harbour		650 00	
Temagami Leases		2,879 02	
Sand and Gravel		15 45	
Provincial Land Tax		157,551 83	
			368,978 51
WOODS AND FORESTS			
Bonus		1,714,399 03	
Timber Dues		1,934,112 40	
Ground Rent		105,112 60	
Fire Protection		367,313 80	
Transfer Fees		7,858 47	
Mill License Fees		582 50	
			4,129,378 80
Parks:			
Algonquin Provincial Park		8,867 90	
Rondeau Provincial Park		1,212 27	
Quetico Provincial Park		5,984 00	
			16,064 17
Casual Fees			2,270 24
REFUNDS			
Agents' Salaries, etc.		594 85	
Cullers' Act		192 00	
Forestry Act		130 44	
Forest Ranging		104,015 94	
Fire Ranging		3,818 27	
Insurance		111 81	
Legal Fees and Expenses		100 00	
Long Point Park Road		28 00	
Reforestation		7,945 32	
Surveys		1,746 94	
			118,683 57
			4,741,229 31

Appendix No. 5

Statement of Revenue Refunds of the Department of Lands and Forests for the year ending October 31st, 1928

Service	$ c.
Algonquin Park—Rent	50 00
Casual Fees	202 75
Crown Rent (Crown Leases and Licenses of Occupation)	162 75
Crown Lands Sales	2,032 33
Mill License Fees	14 00
Provincial Land Taxes	415 12
Rondeau Park—Rent	75 00
Rondeau Park—Miscellaneous	6 50
Temagami Leases—Rent	30 00
Timber Dues	5,070 78
Transfer Fees	15 00
	$8,074 23

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending October 31st, 1928, which are considered as Special Funds.

Service	$ c.	$ c.
Clergy Lands:		
Principal	227 95	
Interest	228 00	
		455 95
Grammar School Lands:		
Principal	620 00	
Interest	372 15	
		992 15
Common School Lands:		
Principal	495 00	
Interest	457 75	
		952 75
University Lands:		
Principal	270 30	
Interest	160 70	
		431 00
		$2,831 85

Appendix No. 7

Statement of Disbursements of the Department of Lands and Forests for the year ending October 31st, 1928

Service	$ c.
MAIN OFFICES AND BRANCHES:	
Salaries—Lands	134,282 82
Salaries—Forestry	33,100 02
AGENTS' SALARIES AND DISBURSEMENTS	96,943 35
ALGONQUIN PROVINCIAL PARK	33,850 68
ALLOWANCE TO SCHOOL SECTION, SOUTH WALSINGHAM	150 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF VESPRA	250 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF CLARKE	150 00
ALLOWANCE TO SCHOOL SECTION, TOWNSHIP OF CHARLOTTEVILLE	150 00
BOARD OF SURVEYORS	400 00
CONTINGENCIES	81,203 45
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS	71,075 34
CULLERS' ACT	51 86
DISPLAY AT TORONTO EXHIBITION	2,568 12
EXPENDITURES UNDER THE FORESTRY ACT	44,933 20
FIRE RANGING	1,220,208 52
FOREST RANGING	444,654 32
FOREST RESERVES	7,058 66
FORESTRY INSECT CONTROL WORK	19,858 43
FOREST RESEARCH	7,548 73
GRANT TO THE CANADIAN FORESTRY ASSOCIATION	1,000 00
INSURANCE	5,882 00
LEGAL FEES AND EXPENSES	1,163 45
LAC SEUL STORAGE DAM	100,000 00
MOVING EXPENSES OF OFFICIALS	50 00
OTTAWA AGENCY	2,657 62
QUETICO PROVINCIAL PARK	19,971 25
REFORESTATION	375,187 82
RONDEAU PROVINCIAL PARK	13,927 03
SURVEYS	111,849 43
VETERANS' COMMUTATION	150 00
STATUTORY:	
Minister's Salary	8,000 00
Salaries not otherwise provided for	81 26
Refunds	1,423 08
SPECIAL WARRANTS:	
Exhibitions other than Toronto	250 00
Long Point Provincial Road	16,915 61
Compensation for Improvements on Grenville Island in Wabigoon Lake	289 40
	2,857,235 45

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground

QUANTITY AND

PROVINCE OF ONTARIO	Area covered by timber licenses	Saw Logs					
		Red and White Pine		Jack Pine		Other	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet
	18,761	5,109,091	203,779,476	4,379,566	72,001,893	1,859,473	65,087,227

STATEMENT OF

PROVINCE OF ONTARIO	Lath-wood	Cedar Posts	Telegraph Poles	Pulpwood	Railway Ties	Stave Bolts	Car Stakes
	Cords	Pieces	Pieces	Cords	Pieces	Cords	Pieces
	604	27,933	33,687	684,582	1,719,471	452	500

Total amount received from all Forest sources, $4,134,478.58. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1928

DESCRIPTION OF TIMBER

Boom and Dimension Timber						Piling		Cordwood		Tan-bark
Red and White Pine		Jack Pine		Other		Lineal	Board Measure	Hard	Soft	
Pieces	Feet	Pieces	Feet	Pieces	Feet	Feet	Feet	Cords	Cords	Cords
47,604	6,752,592	21,032	1,979,469	30,814	3,410,524	151,447	209,335	5,203	44,606	254

TIMBER—Concluded.

Amounts Accrued

Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1,868,991 56	2,011,708 40	30,811 02	27,256 12	86,275 00	7,873 47	325,301 60	596 50	6,860 00	4,365,673 67

Appendix No. 9

Statement of Timber Revenue, Year 1927-28

Timber Dues		$1,939,083 18
Bonus		1,714,399 03
Fire Protection		367,313 80
Ground Rent		105,212 60
Transer Fees		7,873 47
Mill License Fees		596 50
		$4,134,478 58
Timber Dues	$1,664,785 52	
Interest, Timber Dues	18,709 06	
Timber Sale Deposits	255,588 60	
		$1,939,083 18
Bonus		1,714,399 03
Fire Protection		367,313 80
Ground Rent	$104,645 37	
Interest, Ground Rent	567 23	
		105,212 60
Transfer Fees		7,873 47
Mill License Fees		596 50
		$4,134,478 58
Less Refund Account, Timber Dues	$5,070 78	
" " " Transer Fee	15 00	
" " " Mill Licenses	14 00	
		5,099 78
		$4,129,378 80

Toronto, December 4th, 1928.

Appendix No. 10

Acreage Under License

The area covered by timber licenses where the holder pays regulation ground rent and fire charges, at the end of the fiscal year 1928, was 18,761 square miles.

The number of Crown Timber Licenses issued for the license season of 1927-28 was 949.

Appendix No. 11

Timber areas disposed of from November 1st, 1927 to October 31st, 1928

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1927 Oct. 7	1927 Nov. 7	Mining Locations, Crow Rock Island, Lake of the Woods. District of Kenora.	1½	1	Keewatin Lumber Co. Ltd., Kenora	Red and White Pine....	$2 50	$8 50	$2 50	Logging	30704
						Jack Pine.....	.....	5 50	2 50		
						Spruce.....	.....	6 00	2 00		
						Poplar.....	.....	.....	2 00		
						Spruce Pulp.....	.....	1 10	1 40		
Oct. 21	Nov. 15	Two small areas, East and West of Agimac Lake designated as Berth M-24, District of Kenora.	4	1	Keewatin Lumber Co. Ltd., Kenora	White Pine.....	1 00	8 00	2 50	Logging	72820
						Spruce Pulp.....	05	80	1 40		
Oct. 21	Nov. 15	Berth J.A.-16, Quetico Park, District of Rainy River.	4	1	Shevlin-Clark Co. Ltd., Minneapolis, Minn.	Red and White Pine....	.....	7 00	2 50	Logging	69682
						Jack Pine.....	.....	2 50	2 50		
						Spruce.....	.....	3 50	2 00		
Oct. 25	Nov. 17	Marquis Township (Part), S. ½ 11, Con. 5, District of Timiskaming.	½	1	D. Colquhoun & Sons, North Bay	Jack Pine.....	55	4 50	2 50	Clean Up	46293
						Fire killed Jack Pine....	.....	1 00	2 50		
Nov. 1	Nov. 17	Area north of Mile Post 107, west of Ignace Station on C.P.R. District of Kenora.	1¼	2	Kelly & Kimberley, Kenora	Spruce Pulp.....	31	60	1 40	Logging	33683
						Ties.....	11	10	10		
						Fuelwood.....	10	.....	25		
Oct. 25	Nov. 17	Marter Township (Part) Lots 8 and 9, Con. 6, Catherine Township (Part), Part Lots 8 and 9, Con. 1, District of Timiskaming.	1¾	1	J. A. Amm, New Liskeard	Spruce Pulp.....	15	60	1 40	Pulpwood	60136

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927 to October 31st, 1928.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1927 Oct. 21	1927 Nov. 18	Area east of Kashabowie Lake and north of C.N.R. at Kabaigon Station, District of Thunder Bay.	15	5	McKenzie & Morrison, Ltd., Fort William	Spruce Logs	.....	$6 50	$2 00	Logging	16094
						Jack Pine	.....	8 50	2 50		
						Jack Pine Ties	.....	15	10		
						Spruce Pulp	$0 90	80	1 40		
						Balsam Pulp	90	1 50	70		
Oct. 28	Nov. 21	Widdifield Township (Part), N. ½'s. 17-18, Con. 6, District of Nipissing.	½	1	Wm. Holden Lumber Co., Mulock	Birch	.....	5 00	2 50	Logging	37018
						Ash	.....	3 00	2 50		
						Spruce-Balsam	.....	3 00	2 00		
						Hemlock	.....	3 00	1 50		
Nov. 9	Nov. 23	Aubrey Township (Part), S. ½ 1, Con. 4, District of Kenora.	¼	3	John A. Crerar and B. A. Brignall, Oxdrift	Jack Pine Pulp	55	10	40	Pulpwood	41454
						Spruce Pulp	35	10	1 40		
						Fuelwood—Soft	75	.....	25		
						Fuelwood—Hard	50	.....	50		
Nov. 4	Nov. 25	S. ½ Stetham Township, District of Sudbury.	18	1	W. C. Cochrane, Sudbury	Red and White Pine	.....	8 00	2 50	Logging	74218
						Jack Pine	.....	4 00	2 50		
						Spruce	.....	4 50	2 00		
Nov. 23	Dec. 2	Shawanaga Township (Part), Lots 1 to 20, Con. 8 to 10, District of Parry Sound.	9	1	Beagan & Simpson, Shawanaga	Pine	.....	10 50	2 50	Pine	61001

Nov. 22	Dec. 5	Bayly Township (Part), N. ½ 12, Con. 3, S. ½ 12, Con. 4, District of Timiskaming.	½	1	Tomstown Lumber Co. Ltd., Tomstown	White Pine Spruce Cedar	25 15 10	4 50 3 50 2 50	2 50 2 00 1 50	Logging	23516
Nov. 25	Dec. 10	Firstbrook Township (Part), Parts 6 and 7, Con. 3, Parts 11 and 12, Con. 4, District of Timiskaming.	1¼	3	Wm. E. Seed, Cobalt	Red and White Pine Jack Pine Spruce Spruce Pulp	1 50 1 05 1 25 50	5 50 4 00 4 50 10	2 50 2 50 2 00 1 40	Logging	3144A
Nov. 25	Dec. 10	Parts Hunter and McCraney Townships, District of Nipissing	17¼	3	J. D. McNeill, Kearney	Hardwood Hemlock Spruce and Balsam	2 00 1 50 3 00	4 50 4 00 6 00	2 50 1 50 2 00	Logging	74102
Nov. 28	Dec. 15	Auld Township (Part), N. ½ 3-4, Con. 5, Part 4, Con. 6, District of Timiskaming.	1¾	1	F. Alderdice, New Liskeard	Red and White Pine Green Jack Pine Fire Killed Pine Spruce Logs Spruce Pulp	..... 25 1 10 25 50	5 50 4 00 1 00 4 50 10	2 50 2 50 2 50 2 00 1 40	Logging	20416
Nov. 22	Dec. 15	Fauquier Township (Part), Lots lying East of Remi Lake, District of Cochrane.	8½	1	H. E. Dunbar, Haileybury	Spruce Spruce Pulp Balsam Pulp	....	4 00 0 50 0 50	2 00 1 40 0 70	Pulp	26805
Dec. 6	Dec. 20	Hagerman Township (Part), Lot 18, Con. 11, District of Parry Sound.	¼	1	D. D. MacLennan Dunchurch	Pine Birch Hemlock Hemlock Bark	20 20 20 10	10 00 3 00 2 50 40	2 50 2 50 1 50 60	Logging	14775
Nov. 22	Dec. 22	MacBeth Township (Part), District of Sudbury.	36	1	Geo. Gordon & Co., Ltd., Cache Bay	Red and White Pine	.....	10 00	2 50	Pine	74116
Dec. 15	Dec. 28	Miscampbell Township (Part) S.W. ¼ of N. ½ 5, Con. 3, District of Rainy River.	¼	1	John Kunze, Crozier	Cedar Posts Fuelwood—Hard Fuelwood—Soft	..... 40 25	....	02 50 25	Fence Posts	60347

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927 to October 31st, 1928.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1927 Dec. 15	1927 Dec. 28	Miscampbell Township (Part) N.W. ¼ of N. ½ 5, Con. 3, District of Rainy River.	¼	1	John Damsted, Fort Frances	Cedar Posts Fuelwood—Hard Fuelwood—Soft	$0 01 20 45	....	$0 02 50 25	Fence Posts	60347
Dec. 15	Dec. 28	Miscampbell Township (Part) N.E. ¼ of N. ½ 5, Con. 3.	¼	1	John Damsted, Fort Frances	Cedar Posts Fuelwood—Hard Fuelwood—Soft	01 20 45	....	02 50 25	Fence Posts	60347
Dec. 17	Dec. 29	Grenfell Township (Part), District of Timiskaming.	¼	1	J. G. Goldthorpe, Goldthorpe	Jack Pine	.....	$4 00	2 50	Logging	10857
Dec. 13	1928 Jan. 3	Berth M. 25, Woodchuck Bay, Lake of the Woods, District of Kenora.	1	1	Lake of the Woods Milling Co. Ltd., Keewatin	Poplar Poplar—Fuelwood	10 15	60	40 25	Barrel Staves	33882
Dec. 22	Jan. 10	Stirling Township (Part), W. ½ 12, Con. 1, District of Thunder Bay.	¼	2	Albert Lanktree, Hurkett	Spruce Spruce Pulp Balsam Pulp Cedar Posts	1 00 1 80 60 08	5 50 30 70 02	2 00 1 40 70 02	Logging	34146
Dec. 16	Jan. 23	Unwin, Leask, W. ½ Haentschel and E. ½. Lampman Township, District of Sudbury.	108	1	Spanish River Lumber Co. Ltd., Sudbury	Red and White Pine Jack Pine	....	8 00 4 00	2 50 2 50	Pine	74624

1928 Jan. 6	Jan. 25	Parts Crooks and Pardee Townships, certain Mining Locations, District of Thunder Bay.	2	2	Peter McKellar, Fort William	White Pine.....	1 00	6 00	2 50	Pine	74214
Jan. 11	Jan. 30	Vrooman Township (Part), N.E. corner, District of Sudbury	2	1	Poupore Lumber Co., Ottawa	Red and White Pine....	.....	5 50	2 50	Pine	25524
Jan. 11	Jan. 30	S.E. ¼ Vrooman Township, N. part Edinburgh Township, District of Sudbury.	18	1	White & Plaunt, Ltd., Sudbury	Red and White Pine....	.....	5 50	2 50	Pine	25524
Jan. 13	Feb. 1	Part Melba Township, District of Timiskaming.	1	1	Robillard & St. Aubin, Ramore	Jack Pine.....	.....	4 00	2 50	Lath	48563
Jan. 5	Feb. 2	Township 28 and 29, Range 21, Township 28, Range 22, District of Algoma.	108	1	Paul Vasseur, Hearst	White Pine..... Burnt Pine.....	1 25 65	4 50	2 50 2 50	Pine	8160
Jan. 17	Feb. 3	Glamorgan Township (Part), Lot 25, Con. 10, County of Haliburton.	¼	1	Lorne Hunter, Gooderham	Hardwood..... Poplar Pulp.....	25 10	25 60	50 40	Hardwood	26207
Jan. 24	Feb. 6	Part Godfrey Township, Lots 2, 3, and 4, Con. 4, District of Cochrane.	1½	2	H. H. Rudolph, Weston	Jack Pine.....	1 05	6 50	2 50	Logging	40731
Jan. 21	Feb. 6	Area adjoining South Boundary of T.B. 54, Quetico Park, District of Rainy River.	3	1	Shevlin-Clarke Co., Ltd., Minneapolis, Minn.	Red and White Pine....	05	7 00	2 50	Pine	3145

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927 to October 31st, 1928.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1928 Jan. 19	1928 Feb. 6	Booth Township (Part), Lot 2, Con. 1, District of Thunder Bay.	¼	2	Silas Flatt, Nipigon	Spruce Pulpwood.....	$0 90	$0 85	$1 40	Pulp	27508
						Balsam Pulpwood.....	90	1 55	70		
Jan. 30	Feb. 7	Ledger Township (Part), Lots north half 9, 10, and 11, Con. 5, District of Thunder Bay.	1½	4	Thunder Bay Harbour Improvement Co., Ltd., Port Arthur	Piling.....	09½	.....	03½	Piling	56333
Jan. 12	Feb. 9	Loughrin Township, North Half, District of Sudbury.	18	6	Mageau Lumber Co., Ltd., Field	Jackpine.....	1 55	4 00	2 50	Logging	16063
						Red and White Pine....	2 25	7 00	2 50		
						Spruce.....	2 00	4 00	2 00		
						Spruce Pulpwood.....	1 05	60	1 40		
						Balsam Pulpwood.....	1 05	30	70		
						Other Pulpwood.....	20	40	40		
Feb. 7	Feb. 22	Grenfell Township (Part), certain Mining Claims, District of Timiskaming.	½	1	J. G. Goldthorpe, Goldthorpe	Green Jack Pine.....	.....	4 00	2 50	Logging	1443A
						Fire Killed Jack Pine...	.....	50	2 50		
						Spruce Pulpwood.....	.....	10	1 40		
						Poplar Pulpwood.....	.....	10	40		
May 7	May 23	Radcliffe Township (Part), Lots 23 and 24, Con. 5, County of Renfrew.	½	1	J. P. Moran Killaloe Station	Pine.....	4 30	3 00	2 50	Logging	46730
						Hardwood.....	4 50	1 00	2 50		
						Spruce.....	1 00	2 50	2 00		
						Hemlock.....	1 00	1 50	1 50		
						Spruce Pulpwood.....	50	50	1 40		
						Balsam Pulpwood.....	50	1 00	70		
						Poplar Pulpwood.....	40	10	40		

						Cedar Poles—					
						30 feet and less.....	10	10	25		
						31 to 40 feet.....	15	10	50		
						41 feet and over.....	25	10	75		
						Cedar Posts.....	02	02	02		
June 5	July 3	J.A. 14, Smooth Rock Lake, District of Kenora.	31	1	J. A. Mathieu, Ltd., Rainy Lake	Red and White Pine....	10	1 00	2 50	Logging	5495
						Spruce.....	1 50	.....	2 00		
						Jack Pine.....	10	50	2 50		
						Spruce Pulpwood.....	10	20	1 40		
						Jack Pine Pulpwood....	.....	15	40		
May 29	July 20	Berth 41, Quetico Park, District of Rainy River.	17	2	J. A. Mathieu, Ltd., Rainy Lake	Red and White Pine....	10	8 00	2 50	Logging	80749
						Jack Pine.....	.....	4 00	2 50		
						Spruce.....	.....	5 00	2 00		
						Spruce Pulpwood.....	.....	60	1 40		
						Balsam Pulpwood.....	.....	1 30	70		
						Jack Pine Pulpwood....	.....	15	40		
May 29	July 20	Berth 42, Quetico Park, District of Rainy River.	9	2	Shevlin-Clarke Co., Ltd., Minneapolis, Minn.	Red and White Pine	13	9 50	2 50	Logging	80748
						Jack Pine.....	.....	4 00	2 50		
						Spruce.....	13	5 00	2 00		
						Spruce Pulpwood.....	.....	60	1 40		
						Balsam Pulpwood.....	.....	1 30	70		
						Jack Pine Pulpwood....	.....	15	40		
May 29	July 20	Berth 43, Quetico Park, District of Rainy River.	27	2	Shevlin-Clarke Co., Ltd., Minneapolis, Minn.	Red and White Pine....	13	7 50	2 50	Logging	80748
						Jack Pine.....	.....	4 00	2 50		
						Spruce.....	13	5 00	2 00		
						Spruce Pulpwood.....	.....	60	1 40		
						Balsam Pulpwood.....	.....	1 30	70		
						Jack Pine Pulpwood....	.....	15	40		
May 29	July 20	J.A. 13, Quetico Park, District of Rainy River.	4	1	Shevlin-Clarke Co., Ltd., Minneapolis, Minn.	Red and White Pine....	05	8 00	2 50	Pine	80747
						Jack Pine.....	.....	4 00	2 50		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927 to October 31st, 1928.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1928 May 29	1928 July 20	J.A. 15, J.A. 18, District of Rainy River.	6	1	Shevlin-Clarke Co., Ltd., Minneapolis, Minn.	Red and White Pine....	$0 08	$8 25	$2 50	Pine	80746
June 30	Aug. 1	J.A. 19, District of Rainy River.	10	2	J. A. Mathieu, Ltd., Rainy Lake	Red and White Pine.... Spruce..... Jack Pine Lath.....	2 05 50 05	7 00 4 00 10	2 50 2 00 40	Logging	613B
July 10	Aug. 20	Chester & Neville Townships, District of Sudbury.	64	1	Poupore Lumber Co., Ottawa	Red and White Pine.... Jack Pine.....	....	7 50 4 00	2 50 2 50	Pine	50528
July 21	Aug. 20	J.A. 20, Districts of Rainy River and Kenora.	35	3	J. A. Mathieu, Ltd., Rainy Lake	Red and White Pine.... Jack Pine..... Jack Pine Lath.....	5 10 3 57 32	2 50 50 05	2 50 2 50 40	Pine	80675
Aug. 4	Aug. 24	Auld Township (Part), south half Lot 10, Con. 6, District of Timiskaming.	¼	2	Joseph Kirkey, Hanbury	Spruce Pulpwood..... Fuelwood.....	05	35	1 40 25	Pulp	20416
Aug. 4	Aug. 28	Conmee Township (Part), north half Con. 9, District of Thunder Bay.	¼	2	James A. Aitkins, Port Arthur	Balsam Pulpwood..... Spruce Pulpwood..... Jack Pine Ties.....	....	1 05 1 00 12	70 1 40 10	Pulp	33966

July 25	Sept. 4	Blocks 1, 2, 3 and 4, and areas East and South of K.18, District of Kenora.	193	3	Masahba Development Co., Ltd., Port Arthur	Spruce Pulpwood.....	30	60	1 40	Pulp	37584
						Balsam Pulpwood.....	15	1 30	70		
						Poplar Pulpwood.....	.....	10	40		
Aug. 2	Sept. 14	Simpson Township, District of Algoma.	81	1	Abitibi Power & Paper Co., Ltd., and Algoma Central & Hudson Bay Ry. Co.	Spruce Pulpwood.....	.....	60	1 40	Logging	35461
						Balsam Pulpwood.....	.....	1 30	70		
						Railway Ties.....	.....	05	10		
						Jack Pine.....	.....	4 00	2 50		
						Cedar Posts.....	.....	.....	02		
						Poles.....	.....	05	Dues		
Aug. 9	Sept. 18	Garibaldi Township (South Part), District of Sudbury.....	14	1	Marshay Lumber Co., Ltd., Toronto	Red and White Pine....	.....	7 00	2 50	Logging	61186
						Jack Pine.....	.....	4 00	2 50		
						Spruce.....	.....	4 00	2 00		
						Spruce Pulpwood.....	.....	50	1 40		
						Balsam Pulpwood.....	.....	30	70		
						Jack Pine Pulpwood....	.....	30	4 00		
Sept. 10	Sept. 24	Berth M-6A, District of Kenora.	¼	1	A. B. Evans Fort William	Spruce Pulpwood.....	.....	.....	1 40	Pulp	24745
Aug. 30	Sept. 25	Henry Township (Part), Lots 7 to 12, Cons. 5 and 6, District of Sudbury.	6¼	3	H. A. Batsford, Warren	Jack Pine Logs.....	2 25	4 00	2 50	Pulp	11635
						Spruce Pulpwood.....	1 20	60	1 40		
						Balsam Pulpwood.....	1 15	30	70		
						Other Pulpwood.....	1 65	10	40		
Aug. 31	Sept. 25	Chandos Township, Lots 1 and 2, Cons. 14 and 15, County of Peterboro.	½	2	Peterboro Lumber Co., Ltd., Peterboro	Maple, Birch, Basswood and Elm.....	75	50	2 50	Logging	12338
						Spruce and Balsam.....	2 05	4 00	2 00		
						Hemlock.....	2 05	3 75	1 50		
Sept. 11	Sept. 27	Henwood Township (Part), south half Lot 11, Con. 1, District of Timiskaming.	¼	1	M. A. Wilson, Kenabeek	Red and White Pine....	7 50	7 50	2 50	Pine	10853
						Jack Pine.....	1 00	4 00	2 50		
						Spruce.....	1 00	4 00	2 00		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927, to October 31st, 1928.

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1928 Sept. 14	1928 Sept. 28	Auld Township (Part), north half Lot 11, Con. 5, District of Timiskaming.	¼	2	Thos. Martindale, Cane	Cedar	.....	$3 50	$1 50	Logging	20416
						Spruce Pulpwood	$0 15	25	1 40		
						Cedar Poles—					
						30 feet and less	10	25	25		
						31 feet and over	10	25	50		
Sept. 12	Sept. 28	Lyon Township (Part), east half Lot 15, Con. 2, District of Thunder Bay.	¼	3	J. E. Kallia, Port Arthur	Spruce Pulpwood	1 07	80	1 40	Pulp	20272
						Balsam Pulpwood	55	1 50	70		
Sept. 25	Oct. 10	Firstbrook Township (Part), south half Lot 10, Con. 4, District of Timiskaming.	¼	2	Wm. E. Seed, Cobalt	White Pine	50	4 00	2 50	Pine	3144 A
						Jack Pine	50	3 00	2 50		
Sept. 21	Oct. 11	Widdifield Township (Part), Lot 2, Con. 6, District of Nipissing.	½	1	F. J. Stephen, Redbridge	Pine	50	8 00	2 50	Logging	37018
						Birch	50	4 00	2 50		
						Elm and Ash	.....	3 50	2 50		
						Spruce and Balsam	25	4 50	2 00		
						Hemlock	.....	3 00	1 50		
						Spruce Pulpwood	.....	35	1 40		
						Balsam Pulpwood	.....	1 05	70		
						Cedar Poles—					
						30 feet and less	.....	10	25		
						31 feet to 40 feet	.....	10	50		
						41 feet to 50 feet	10	10	75		
						51 feet and over	15	10	1 00		

Oct. 8	Oct. 22	Berth M-28, District of Kenora.	2	1	Lake of the Woods Milling Co., Ltd., Keewatin	Poplar	20	45	40	Barrel Staves	33882
						Poplar Fuelwood	10	.....	25		
Oct. 1	Oct. 22	Leitch Township (Part), Lot 13, Con. 2, District of Cochrane.	¼	3	Hawk Lake Lumber Co., Ltd., Cochrane	Spruce	2 15	4 00	2 00	Logging	52740
						Balsam Pulp	15	40	70		
Sept. 28	Oct. 24	Monmouth Township (Part), Lots 24 to 27, Con. 16, and Lots 27 and 28, Con. 17, County of Haliburton.	1	1	Wm. Bryant & Son, Toronto	Hardwood	50	2 50	2 50	Logging	11618
						Balsam and Poplar	50	1 00	2 00		
						Hemlock and Cedar	50	1 50	1 50		
						Poplar Pulp	10	40	40		
						Cordwood (Hard)	10	50	50		
Oct. 5	Oct. 29	Williamson Township (Part), Lots 19 to 24, Cons. 7 and 8, District of Cochrane.	1¾	2	Eugene Levesque, Williamson	Spruce	2 50	4 00	2 00	Pulp	61075
						Spruce Pulp	05	60	1 40		
						Balsam Pulp	.....	1 30	70		
Oct. 5	Oct. 29	M-26, District of Kenora	2½	1	Frank Haksell, Kenora	Red and White Pine	1 00	7 50	2 50	Logging	10744
						Jack Pine	1 00	5 50	2 50		
						Spruce	1 00	6 00	2 00		
Oct. 6	Oct. 29	Kendall Township (Part), Lots 12, 13 and 14, Con. 2, and Lot 13, Con. 3, District of Cochrane.	1	1	Hallewood Lumber Co., Ltd., Hallewood	Spruce	.....	4 00	2 00	Logging	1955
						Tamarac	.....	4 00	1 50		
						Spruce Pulp	.....	35	1 40		
						Balsam Pulp	.....	1 05	70		
						Poplar Pulp	.....	05	40		
Sept. 29	Oct. 29	Part Horne Township, District of Thunder Bay.	19	6	Le Page Lumber Co., Ltd., Port Arthur	Jack Pine	4 50	6 00	2 50	Logging	51862
						Spruce	6 00	6 00	2 00		
						Poplar	35	2 50	2 00		
						Jack Pine Ties	07¼	15	10		
						Spruce Pulp	80	60	1 40		
						Balsam Pulp	30	70	70		
						Poplar Pulp	20	10	40		

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1927, to Octocer 31st, 1928.

Date Offer-ed	Date Sold	Locality	Area sq. miles	No. of Tend-ers	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1928 Sept. 29	1928 Oct. 29	Marjorie Township (Part), southeast quarter, District of Algoma.	20¼	1	Chalykoff & Co., Hearst	Jack Pine Jack Pine Ties	$0 10	$4 00 07	$2 50 10	Ties	39837
Sept. 29	Oct. 29	Godfrey Township (Part), northeast quarter, District of Cochrane.	9	2	H. H. Rudolph, Weston	Jack Pine Spruce Spruce Pulp Poplar Pulp	2 25 3 50 50 05	4 50 5 50 60 10	2 50 2 00 1 40 40	Logging	40731
Oct. 12	Oct. 31	Bond Township (Part), Lot 4, Con. 3, District of Cochrane...	½	1	Hawklake Lumber Co., Ltd., Cochrane	Spruce Spruce Pulp	....	5 00 60	2 00 1 40	Logging	35051
Oct. 8	Oct. 31	Parts Hennessey and Garvey Townships.	10	1	Hope Lumber Co., Ltd., Bridgeburg	Red and White Pine	.....	5 00	2 50	Pine	987

Appendix No. 12

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Free Grant Townships during the year ending 31st October, 1928

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Baxter	Muskoka	W. G. Gerhart,							2	200
Brunel	"	Bracebridge					2	200		
Cardwell	"	"								
Chaffey	"	"								
Draper	"	"								
Franklin	"	"			1	33			2	285
Freeman	"	"								
Macaulay	"	"	2	200			3	300	2	196½
Medora	"	"					1	95		
Morrison	"	"							3	390
Muskoka	"	"								
McLean	"	"								
Oakley	"	"							2	151
Ridout	"	"								
Ryde	"	"	1	102			5	599	1	143
Sherbourne	Haliburton	"					1	98		
Sinclair	Muskoka	"					1	100		
Stephenson	"	"							1	198
Stisted	"	"								
Wood	"	"			1	430				
Watt	"	"								
Blair	Parry Sound	Miss I. M. Campbell, Parry Sound								
Burpee	"									
Carling	"	"	1	100	2	132			1	186
Christie	"	"	1	95	1	67	4	380		
Conger	"	"							1	285
Cowper	"	"								
Ferguson	"	"							1	168
Foley	"	"								
Hagerman	"	"								
Henvey	"	"							2	225½
Humphrey	"	"							1	100
McConkey	"	"					1	100		
McDougall	"	"					2	368	1	200
McKellar	"	"					1	184		
McKenzie	"	"	1	101						
Monteith	"	"					1	200		
Wilson	"	"							1	194
Chapman	Parry Sound	J. S. Freeborn,	1	99			2	363		
Croft	"	Maganetawan					3	643		
Gurd	"	"								
Lount	"	"	2	197	1	52	2	436		
Machar	"	"							2	400
Mills	"	"	1	100	1	5	2	200	6	1,286
Pringle	"	"					1	100		
Ryerson	"	"	3	300			3	380	1	100
Spence	"	"					1	100	1	149
Strong	"	"							2	200
Armour	Parry Sound	A. W. Freeland,								
Bethune	"	Emsdale	2	200			2	200		
Joly	"	"	3	328	1	100	1	128	1	100
McMurrich	"	"								
Proudfoot	"	"	1	200						

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Hardy	Parry Sound	H. J. Ellis,								
Himsworth	"	Powassan	2	200			5	599	2	299
Laurier	"	"								
Nipissing	"	"	3	298			1	100	1	200
Patterson	"	"								
Bonfield	Nipissing	W. J. Parsons,	1	100	1	100	1	100		
Boulter	"	North Bay	1	100	1	1			1	101
Chisholm	"	"	1	100	1	6	1	99	2	200
Ferris	"	"								
Anson	Haliburton	A. W. Fleming,								
Glamorgan	"	Minden					3	392	7	791½
Hindon	"	"								
Lutterworth	"	"					1	53		
Minden	"	"								
Snowdon	"	"								
Stanhope	"	"								
Anstruther	Peterboro'	Wm Hales,								
Burleigh, N.D.	"	Apsley					1	142	1	83
Chandos	"	"	1	100			1	55	2	224
Methuen	"	"					1	98¾	2	175
Cardiff	Haliburton	A. N. Wilson,	1	176½	1	70				
Cavendish	"	Kinmount			1	2	1	198		
Galway	"	"					1	123	2	206
Monmouth	"	"					2	221		
Bangor	Hastings	David Fuller,							1	92
Carlow	"	Bancroft	1	50			2	226	8	895
Cashel	"	"	1	100			2	344	1	49
Dungannon	"	"	1	90						
Faraday	"	"	1	92			1	100	1	188
Herschel	"	"					1	60		
Limerick	"	"							1	200
Mayo	"	"	3	243½			2	293½	4	556½
Monteagle	"	"							1	100
McClure	"	"							1	189
Wicklow	"	"			2	107				
Wollaston	"	"							2	215
Algona South	Renfrew	F. Blank, Wilno.	1	98			3	248		
Brougham	"	"		173					2	198
Burns	"	"	2		1	50			1	250
Brudenell	"	"	2	245			2	198	3	480
Hagarty	"	"	1	25			2	125		
Jones	"	"	5	364			1	128		
Lyell	"	"	3	303			1	105	1	150
Lyndoch	"	"	3	231	2	100			3	499
Matawatchan	"	"								
Radcliffe	"	"	5	491			10	1,006	2	416
Raglan	"	"	1	50½			8	936	1	100
Richards	"	"							2	367
Sebastopol	"	"								
Sherwood	"	"			1	9⅓	1	100	3	344

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Algona North	Renfrew	Finlay Watt,							1	50
Alice	"	Renfrew							1	100
Buchanan	"	"	2	293			2	293	1	259
Fraser	"	"								
Head	"	"	1	149	1	45				
Maria	"	"								
Petawawa	"	"	1	100						
Rolph	"	"							2	289
Wilberforce	"	"								
Wylie Pt	"	"			1	100			1	100
Calvin	Nipissing	J. A. Fink,	1	100			2	200		
Cameron Pt	"	Mattawa	2	317			1	190		
Lauder	"	"	3	314						
Mattawan	"	"	2	204	1	2				
Papineau	"	"	1	100					1	100
Park	Algoma	Thos. Dean,								
Prince	"	Sault Ste. Marie							2	309
Galbraith	Algoma	Albert Grigg,					1	160½	1	160½
Lefroy	"	Bruce Mines								
Aberdeen	"	"								
Hilton	Algoma	W. J. Trainor,	1	100			1	100	2	213½
Jocelyn	"	Hilton Beach	3	304	1	7				
Baldwin	Sudbury	Ed. Arthurs,	2	250	1	86	3	483	1	160
Merritt	"	Espanola	2	238½					2	215½
Blake	ThunderBay	S. H. Wilson,	6	880			4	520	2	320
Conmee	"	Port Arthur	17	2,234	3	130¼	4	590½		
Crooks	"	"	5	674					2	285
Dawson Rd	"	"	10	1,016	2	58	6	696	2	300
Dorion	"	"							1	159
Gillies	"	"	1	160			2	320		
Gorham	"	"	2	245			1	106½	1	50
Lybster	"	"	6	720			4	480		
Marks	"	"	4	591	1	1½	3	431½	1	157
McGregor	"	"	3	318			3	396		
McIntyre	"	"								
Oliver	"	"	1	162	3	2	1	162	2	315
O'Connor	"	"							1	127½
Paipoonge,N.R	"	"								
Paipoonge,S.R	"	"								
Pardee	"	"	2	233			1	100		
Pearson	"	"	3	320½	2	92	1	160½	3	479
Scoble	"	"	5	602½			6	840¼	1	160
Stirling	"	"	7	1,032	3	81	5	718½	13	1,984¾
Strange	"	"	3	248½			2	318½		
Ware	"	"	9	1,496½	1	1	7	1,126½		
Atwood	Rainy River	Wm. Cameron,								
Blue	"	Stratton	2	237	1	2	2	237	3	403
Curran	"	"					1	160	1	164
Dewart	"	"	6	583	1	83½	5	721½		
Dilke	"	"								
Morley	"	"								
Morson	"	"	15	1,764½	3	70½	12	1,335¼	3	502
McCrosson	"	"	4	280½			4	436¼	4	633¼
Nelles	"	"	3	407	1	4	8	888	1	160

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Pattullo	Rainy River	Wm. Cameron, Stratton	1	81	1	2	2	320	1	162
Pratt	"	"	11	1,728½	5	135	5	844¼	1	181
Richardson	"	"	4	560	..	.....	3	419	1	159
Shenston	"	"	....	.....	..	.....	....	.....	....	.....
Sifton	"	"	18	1,238½	1	1	10	1,329¼	3	517½
Spohn	"	"	6	859¾	3	58¾	7	1,191½	....	.....
Sutherland	"	"	4	458¼	..	.....	6	765½	2	336½
Tait	"	"	3	233	..	.....	1	81	1	164
Tovell	"	"	8	847¼	..	.....	7	804¼	....	.....
Worthington	"	"	....	.....	..	.....	....	.....	....	.....
Aylesworth	Rainy River	J. A. Alexander.	....	.....	..	.....	....	.....	....	.....
Barwick	"	Fort Frances	....	.....	..	.....	....	.....	....	.....
Burriss	"	"	1	170	..	.....	1	170	....	.....
Carpenter	"	"	1	162	..	.....	3	300	....	.....
Crozier	"	"	2	200½	1	4	3	364½	3	331
Dance	"	"	3	477½	..	.....	5	716½	....	.....
Devlin	"	"	....	.....	..	.....	1	164	1	161
Dobie	"	"	1	79¾	1	79¾	....	.....	1	79¾
Fleming	"	"	1	160½	..	.....	....	.....	....	.....
Kingsford	"	"	1	130½	..	.....	3	407	....	.....
Lash	"	"	3	314	..	.....	1	40	....	.....
Mather	"	"	1	160	..	.....	2	320½	....	.....
Miscampbell	"	"	2	231¼	..	.....	1	160	....	.....
Potts	"	"	3	450½	1	1½	4	610½	2	400
Roddick	"	"	1	80	..	.....	....	.....	....	.....
Woodyatt	"	"	....	.....	..	.....	....	.....	....	.....
Aubrey	Kenora	J. E. Gibson,	4	649	3	97	5	744	2	261
Britton	"	Dryden	3	480	1	1	2	320	1	160½
Eton	"	"	1	160	..	.....	1	160	4	479½
Langton	"	"	1	40	..	.....	3	465	1	160
Melgund	"	"	15	2,099	2	156	4	613	1	160
Mutrie	"	"	1	81¾	..	.....	3	515¾	1	130
Rowell	"	"	4	454¼	..	.....	3	449½	3	346
Redvers	"	"	3	477½	..	.....	2	318½	1	151¼
Rugby	"	"	4	639½	..	.....	3	480	1	164
Sanford	"	"	1	145	2	155½	3	446	....	.....
Southworth	"	"	25	2,852¾	4	138¾	8	911	1	134½
Temple	"	"	10	498	1	½	10	1,378	1	236½
Van Horne	"	"	....	.....	..	.....	....	.....	....	.....
Wabigoon	"	"	2	297½	..	.....	2	316½	....	.....
Wainwright	"	"	4	637½	..	.....	2	312¼	1	155
Zealand	"	"	....	.....	5	181¼	6	723	8	1,062¼
Melick	Kenora	J. D. C. Smith,	....	.....	1	100	8	1,095	....	.....
Pellatt	"	Kenora	1	159½	..	.....	7	925	....	.....
Balfour	Sudbury	J. K. Maclennan	2	156¼	..	.....	....	.....	7	820
Blezard	"	Sudbury	1	146	1	½	....	.....	1	160
Broder	"	"	....	.....	2	114	....	.....	5	1,051¼
Capreol	"	"	....	.....	2	196¾	1	162	4	313¼
Chapleau	"	"	....	.....	..	.....	....	.....	....	.....
Dill	"	"	1	120	..	.....	....	.....	2	317½
Garson	"	"	1	154	..	.....	4	642	5	716½
Hanmer	"	"	5	567	4	50½	8	1,022	7	973
Lumsden	"	"	2	240¼	1	1½	3	392¼	4	402¼
Morgan	"	"	6	690	2	69¾	6	614¼	2	306½
Neelon	"	"	1	160	..	.....	1	80	1	150
Rayside	"	"	....	.....	..	.....	....	.....	6	549¼

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled.	No. of acres resumed	No. of patents issued	No. of acres patented
Appleby.....	Sudbury....	T. A. Millichamp	4	641	..	.....	3	484	3	479½
Casimir.....	"	Markstay.....	3	465	1	38	1	100	1	793¾
Dunnett.....	"	"	....	.....	..	.....	....	.....	....	.....
Hagar.....	"	"	10	1,630	..	.....	7	1,071	4	611
Jennings.....	"	"	....	.....	..	.....	1	160	....	.....
Kirkpatrick...	"	"	5	716½	..	.....	2	319½	....	.....
Ratter.....	"	"	8	1,223¾	1	½	7	1,147½	3	500½
Caldwell.....	Nipissing...	J. P. Marchildon,	....	.....	1	160	1	100	2	240
Cosby.....	"	Sturgeon Falls.	....	.....	..	.....	....	.....	....	.....
Grant.....	"	"	3	287½	1	½	1	153	....	.....
Macpherson...	"	"	1	97	1	52	1	.....	1	160½
Martland.....	"	"	1	159½	1	1	....	.....	4	637
Springer.....	"	"	....	.....	..	.....	....	.....	....	.....
Abinger.....	Lennox and Addington	Chas. Both, Denbigh.....	....	.....	..	.....	....	.....	....	.....
Canonto S....	Frontenac..	"	....	.....	..	.....	....	.....	....	.....
Clarendon....	"	"	....	.....	..	.....	....	.....	....	.....
Miller.....	"	"	....	.....	..	.....	....	.....	....	.....
Denbigh.....	Lennox and Addington	"	2	194	..	.....	....	.....	....	.....
Palmerston...	"	"	....	.....	..	.....	....	.....	....	.....
McClintock...	Haliburton .	Unattached.....	....	.....	..	.....	....	.....	....	.....
Gibson.....	Muskoka...	"	....	.....	..	.....	....	.....	....	.....
Shawanaga....	Parry Sound	"	....	.....	..	.....	....	.....	....	.....
Wallbridge....	"	"	....	.....	..	.....	....	.....	....	.....
Airy.....	Nipissing...	"	....	.....	..	.....	1	99	....	.....
Finlayson.....	"	"	....	.....	..	.....	....	.....	....	.....
Murchison....	"	"	....	.....	..	.....	1	78	1	200
Sabine.....	"	"	....	.....	..	.....	....	.....	....	.....
Burton.....	Parry Sound	"	....	.....	..	.....	....	.....	....	.....
		Total.....	402	43,278½	98	3,807½	383	50,767¼	255	35,902¾

No. of lots assigned, 160. No. of acres assigned, 20,692.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1928.

Township	District or County	Agent	No of acres sold	No of purchasers	No of lots cancelled	No of acres resumed	No of patents issued	No of acres patented
Blount	Cochrane	S. J. Dempsey,	1,221¼	18	10	967½	4	450.88
Brower	"	Cochrane	230¼	3	3	390¼	1	160
Calder	"	"	2,319½	27	11	1,173	8	1,020.98
Clute	"	"	622	8	6	740	10	1,450.88
Colquhoun	"	"	373	5	....	.....	....	.....
Fox	"	"	547	6	4	557½	3	484
Fournier	"	"	706½	8	10	1,132½	3	420½
Fauquier	"	"	588¼	6	17	2,330	....	.....
Glackmeyer	"	"	171.89	1	3	367½	4	602
Kennedy	"	"	75	1	....	.....	....	.....
Leitch	"	"	1,453½	19	7	752	....	.....
Lamarche	"	"	312½	4	2	312½	4	639.82
Machin	"	"	524½	7	4	483	....	.....
Newmarket	"	"	159	2	5	719½	....	.....
Pyne	"	"	1,533½	18	4	477¾	....	.....
Shackleton	"	"	128	2	8	1,200	2	358
Barker	"	John Bresnahan,	444½	6	1	72½	....	.....
Casgrain	"	Hearst	817½	10	6	758	4	516
Devitt	"	"	2,431½	34	16	1,568½	....	.....
Eilber	"	"	1,276½	18	11	975½	3	446.01
Hanlan	"	"	2,469	32	10	1,164	2	301
Kendall	"	"	1,199½	15	12	1,500½	3	458
Lowther	"	"	429½	56	16	1,872½	3	430
McGowan	"	"	1,659	21	....	.....	....	.....
O'Brien	"	H. E. Sheppard,	200	2	5	428	....	.....
Nansen	"	Kapuskasing	580	8	4	280	....	.....
McCrea	"	"	3,743½	47	17	1,423	....	.....
Owens	"	"	995	11	20	1,994	4	403
Idington	"	"	2,594	27	18	1,729	1	126
Williamson	"	"	1,677	17	25	2,417	2	201
Haggart	"	"	123.6	1	1	140	2	258.14
Kendry	"	"	379.61	4	....	.....	6	881.64
Bayley	Temiskaming	Nora Maclean,	.....	....	....	.....	....	.....
Blain	"	Acting Crown	.....	....	....	.....	....	.....
Catharine	"	Land Agent,	79½	1	3	387	....	.....
Chamberlain	"	Englehart	232½	3	4	662½	2	319
Dack	"	"	79¾	1	1	159½	1	165½
Eby	"	"	319¾	4	3	479½	3	238.20
Evanturel	"	"	.....	....	....	.....	....	.....
Ingram	"	"	160	1	1	160	3	400
Marter	"	"	80¼	1	2	320	....	.....
Marquis	"	"	551	7	1	158	1	5
Otto	"	"	572¼	7	3	234½	....	.....
Pacaud	"	"	237¾	3	3	296½	6	948.91
Pense	"	"	239¾	....	....	.....	....	.....
Robillard	"	"	133½	2	1	161	3	483
Savard	"	"	79¼	1	3	479½	2	318
Truax	"	"	.....	....	1	147½	....	.....
Davidson	"	"	.....	....	....	.....	1	43.81
Gross	"	"	.....	....	2	287½	1	63.73
Sharpe	"	"	.....	....	2	319½	....	.....

Appendix No. 13—Continued

Township	District or County	Agent	No of acres sold	No. of purchasers	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Benoit	Temiskaming	J. A. Hough,	504	7	6	754	1	159
Shaw	"	Matheson	80	1				
Beatty	Cochrane	"	80	1	4	605	2	326
Bond	"	"	80	1	3	454	2	320
Bowman	"	"	81	1	2	296		
Calvert	"	"	318	2			2	315
Carr	"	"			1	159	3	419
Clergue	"	"	80	1	3	411	3	438
Currie	"	"	241	3	8	1,121	1	82
Dundonald	"	"			1	159	3	298
Evelyn	"	"	68	1	20	2,833		
German	"	"	152	2	7	980		
Hislop	"	"	739	8	2	326	8	1,346
Matheson	"	"	526	6	9	1,171	1	160
Mountjoy	"	"			2	318	2	313
McCart	"	"	542	7	8	875	2	325
Playfair	"	"	80	1	2	382	2	313
Stock	"	"	310	4	10	1,256		
Taylor	"	"	81	1			3	322
Walker	"	"			1	73		
Armstrong	Temiskaming	J. R. MacRea					2	319
Auld	"	New Liskeard			3	476		
Beauchamp	"	"	162	1				
Bryce	"	"			1	159		
Cane	"	"	162	1	1	160	1	40
Casey	"	"	83	1				
Dymond	"	"	83	1			2	165
Firstbrook	"	"			1	161	1	159
Harley	"	"			2	240	1	160
Henwood	"	"	242	2			5	686
Harris	"	"	160	2	4	636		
Hilliard	"	"	159	1		159	2	300
Kerns	"	"			1	160	1	159
Lundy	"	"					3	242
Tudhope	"	"	159	2	3	411	3	239
Lorrain	"	N. J. McAulay, Haileybury			1	160		
Hugel	Nipissing	T.A.Millichamp,	160	1			2	350
Henry	"	Markstay	1,597	9				
Loughrin	"	"	1,935	13	12	1,922		
Phelps	Nipissing	W. J. Parsons,	962	9	19	3,043	1	160
Widdifield	"	North Bay	2,565	16	10	1,590	1	159
Hallam	Sudbury	R. A. Teasdale,	651	4	1	168	4	580
May	"	Massey					1	168
Bigwood	Sudbury	J.K.MacLennan,	536	4			3	158
Delamere	"	Sudbury	531	3			1	144
Dowling	"	"	696	6	4	607	3	371
Bright	Algoma	Albert Grigg,	331	3	1	145	1	59
Bright Add	"	Bruce Mines	302	2	1	220		
Cobden	"	"	388	3				
Day	"	"						12
Deroche	"	"	147	1			1	151
Gladstone	"	"	132	1			1	149
Galbraith	"	"					1	160

Appendix No. 13—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Gould	Algoma	Albert Grigg,			2	287	1	146
Lefroy	"	Bruce Mines	31	1	1	3	1	31
Patton	"	"			1	172		
Thompson	"	"	762	5	3	480	1	160
Wells	"	"			3	598		
Aweres	Algoma	Thomas Dean,			16	2,507		
Tarentorus	"	Sault Ste. Marie					1	42
Vankougnet	"	"	159	1				
Devon	Thunder Bay	S. H. Wilson,	3,603	25				
Forbes	"	Port Arthur	2,909	18	6	980		
Fowler	"	"			3	344		
Goldie	"	"	2,512	16	2	336	1	160
Jacques	"	"	4,212	28	6	840	2	314
Lyon	"	"	161	1	3	402		
McTavish	"	"	975	6	1	161		
Nipigon	"	"	440	3	7	1,068	1	160
Sibley	"	"	1,918	11	3	489		
Upsala	"	"	1,542	10	10	1,487	4	666
Drayton	Kenora	J. D. C. Smith,	105	1				
Jaffray	"	Kenora	279	5	1	50	3	199
Cherriman	Sudbury	J.P. Marchildon,	180	1				
Mason	"	Sturgeon Falls						
Scollard	Nipissing	"	321	2				
Nairn	Sudbury	Edward Arthurs, Espanola	310	2				
Alice	Renfrew	Unattached					1	100
Arran	Bruce	"					1	141
Badgerow	Nipissing	"	551	5	1	160		
Bagot	Renfrew	"	450	3	1	100	3	450
Brougham	"	"					2	198
Barrie	Frontenac	"	80	1	2	180	2	252
Bentinck	Grey	"					1	100
Bedford	Frontenac	"	30	1	1	10		
Belmont	Peterborough	"			2	200		
Blithfield	Renfrew	"					1	100
Bastedo	Nipissing	"					1	160
Crerar	"	"	160	1			2	319
Creighton	Sudbury	"					2	316
Clinton	Lincoln	"	50	1			1	50
Denison	Sudbury	"			1	163	1	160
Drury	"	"	484	3	1	100		
Dryden	"	"	40	1				
Derby	Grey	"					1	102
Dalton	Victoria	"					3	239
Darling	Lanark	"	81	1	1	81	2	158
Elzevir	Hastings	"			1	100		
Effingham	Lennox and Addington	"	100	1			1	100
Foster	Sudbury	"					1	150
Falconbridge	"	"					4	385
Fredericksburg	Lennox and Addington	"	80	1			1	80
Field	Nipissing	"	11	1			1	11
Gibbons	"	"					1	268

Appendix No. 13—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Huron	Bruce	Unattached					2	75
Harvey	Peterborough	"	48	1			1	92
Hinchinbrooke	Frontenac	"	38	1				
Hallowell	Prince Edward	"					1	59
Houghton	Norfolk	"	37	1			2	200
Kinloss	Bruce	"					1	50
Kaladar	Lennox and Addington	"	87	1	7	702		
Kennebec	Frontenac	"	351	2			1	190
Lavant	Lanark	"	100	1	1	100	2	200
Louise	Sudbury	"	160	1			1	160
Lake	Hastings	"			1	80		
Lorne	Sudbury	"	155	1				
Laxton	Victoria	"					1	100
London	Middlesex	"	62	1				
Marmora	Hastings	"			1	130		
Matchedash	Simcoe	"	16	1	1	95	2	101
Madoc	Hastings	"			1	133		
Mara	Ontario	"					1	100
Nakina	Thunder Bay	"	756	23				
Otonabee	Peterborough	"	50	1			1	50
Oso	Frontenac	"	101	1			2	207
Olden	"	"			3	209		
Portland	"	"	19	1			1	19
Pakenham	Lanark	"	100	1				
Rama	Ontario	"					1	50
Snider	Sudbury	"	35	1			3	297
Saltfleet	Wentworth	"	21	1				
Saugeen	Bruce	"					1	25
Sandwich West	Essex	"	73	1			3	78
Sandwich East	"	"	55	1				
Somerville	Victoria	"					1	198
Tudor	Hastings	"			3	371	2	197
Tisdale	Timiskaming	"	159	1				
Verulam	Victoria	"					1	21
Wylie	Renfrew	"	100	1			1	100
Westmeath	"	"	32	1	1	32		
Unsurveyed Territory			198					
		Total	80,156	791	541	68,136	252	31,069

No. of lots assigned.....279 Number of acres assigned.....33,513

Appendix No. 13—Continued

Locations by returned soldiers and cancellations for non-performance of settlement duties.

District	Agency	Locations	Cancellations
Cochrane	Cochrane	12	9
Cochrane	Matheson	4	12
Cochrane	Kapuskasing	4	2
Cochrane	Hearst	1	3
Algoma	Bruce Mines	2	1
Temiskaming	Englehart	5	2
Temiskaming	New Liskeard	..	1
Nipissing	Markstay	1	1
Nipissing	North Bay	6	7
Thunder Bay	Port Arthur	9	7
Sudbury	Sudbury	..	..
Kenora	Kenora	1	..
		45	45

Statement showing the number of purchasers, acres sold and patents issued in Cities, Towns and Town Plots, during the year ending October 31st, 1928

Towns, etc.	District of County	Agent	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra	Cochrane	Unattached	.25	1	3	.75
Armstrong	Thunder Bay	"	....	..	1	.20
Aweres	Algoma	Thos. Dean	.40	1	2	.40
Bartleman	Temiskaming	C. A. Duval	3.15	4	4	.27
Capreol	Sudbury	Unattached	.11	1	1	.22
Colchester	Essex	"	...	..	1	....
Dryden	Kenora	J. E. Gibson	....	..	1	1.84
Ford City	Essex	Unattached	....	..	2	10.84
Gogama	Sudbury	"	.52	4	4	1.10
Gowganda	Temiskaming	"	.25	1	1	1.25
Hearst	Cochrane	Jno. Bresnahan	....	..	2	.48
Hilton	Algoma	W. J. Trainor	4.00	3	1	1.50
Hornepayne	"	Unattached	1.32	6	3	42.31
Killarney	"	"	4.25	1	1	3.25
Kapuskasing	Cochrane	H. E. Sheppard	.45	3	15	10.23
Kirkland Lake	Temiskaming	Unattached	6.22	71	29	5.85
London	Middlesex	"	....	..	1	.05
Longlac	Thunder Bay	"	.34	2	1	....
Missinabi	Algoma	J. A. Bresnahan	.75	1	2	.85
Muskokaville	Muskoka	W. G. Gerhart	17.50	1	1	17.50
Nakina	Thunder Bay	Unattached	98.77	7	4	.76
Niagara-on-the-Lake	Lincoln	"	1.00	1	1	1.00
Opasatika	Cochrane	"	.49	1	..	....
Orillia	Simcoe	"	.43	1	1	.43
Pembroke	Renfrew	F. Watt	....	..	1	9.08
Sandwich	Essex	Unattached	....	..	1	.12
Shrewsbury	Kent	"	....	..	1	12.14
Sioux Look Out	Kenora	"	4.81	16	4	1.33
Swastika	Temiskaming	"	1.46	7	4	.83
Toronto	York	"	....	..	1	.54
Windsor	Essex	"	....	..	3	1.86
Winnipeg River Crossing	Kenora	"	....	..	2	.46
			146.47	133	99	127.44

Appendix No. 13—Continued

ISLANDS SOLD

Statement showing Islands sold as Summer Resorts

Part or Parcel	Township	District or County	Agent	No. of acres sold
Lamb Islands, in St. Joseph Channel	.....	St. Joseph Island	.....	3.00
Island No. 25, Wahnapitae Lake	Allen	Sudbury	Unattached	1.00
Weightman Island, or Island 37, St. Joseph Channel	.....	"	.....	1.00
Island in Three-Legged Lake, opposite Lot 2, Cons. 4 and 5.	Cowper	Parry Sound	Miss I. M. Campbell.	7.00
Island No. 30, Bobs Lake	Bedford	" "	Unattached	.06
Rama Island, Parcel 3	Rama	Ontario	"	.44
ParcelG.B. 52,WahnapitaeLake	Rathbun	.....	"	2.00
Island S, Lake Joseph	Humphrey	Muskoka	W. G. Gerhart	.04
Parcel 3	Baxter	"	"	4 04
Parcel 2 of Island 36, or Horseshoe Island	"	"	"	1.53
Location M.C. 9, Part of Island in Abram's Lake	Drayton	Kenora	Unattached	1.00
Island No. 45, South Bay, Lake Nipissing	.....	Parry Sound	H. J. Ellis	....
Island H, in French River	Mason	Sudbury	J. P. Marchildon	.45
Hemlock Island,,CharlestonLake	Lansdowne	.....	Unattached	3.11
Island in Pine Lake	Oakley	Muskoka	W. G. Gerhart	1.25
Island C, in Cariboo Lake, Part Lot 15, Con. 4	McConkey	Parry Sound	Miss I. M. Campbell.	1.33
Island opposite S.E. quarter, Sec. 11	Aweres	Algoma	Thos. Dean	.15
Parcel 3, Pine Island, St. Mary's River	.....	"	"	2.04
Island in McKay's Lake, opposite 287-3	Draper	Muskoka	W. G. Gerhart	2.50
Island 13, or Colby's Island	.....	Algoma	Thos. Dean	15.00
				46.94

Appendix No. 13—Continued

ISLANDS PATENTED

Statement showing islands patented as Summer Resorts

Part or Parcel	Townships	District or County	Agent	No. of acres Pat'd
Goolscap Island, Matagamishing Lake	Rathbun	Sudbury	Unattached	.50
Island H.S. 107		"	"	5.30
Island 36, Wahnapitae Bay	Allen	"	"	4.00
Island 41, Wahnapitae Bay	"	"	"	1.00
Parcel 3 of Island D. 30, Georgian Bay		Parry Sound	Miss I. M. Campbell.	5.50
Island 517 "A"		" "	" "	.55
Part Island "C," French River	Mason	Sudbury	J. P. Marchildon	2.50
Island "B" 287, Georgian Bay		Parry Sound	Miss I. M. Campbell.	.90
Island 36, Severn River	Baxter	Muskoka	W. G. Gerhart	2.00
Parcel 2 of Horseshoe Island, or Island 36	"	"	"	1.53
Island M, Six-Mile Lake	"	"	"	3.00
Part Island B-648	Cowper	Parry Sound	Miss I. M. Campbell.	6.00
North Sister Island, Kashibagamon	Burton	" "	" "	.33
Island in Sayers Lake	Minden	Haliburton	A. W. Fleming	1.66
Island A, Pandash Lake	Cardiff	"	A. N. Wilson	5.00
Island A.2, Rainy Lake	Watten	Rainy River	J. A. Alexander	2.70
Island D. 147, Georgian Bay		Parry Sound	Miss I. M. Campbell.	.54
Net Island, Surprise Lake	Gorham	Thunder Bay	S. H. Wilson	1.00
Part Island P.P. 3548, French River	Mowat	Parry Sound	Miss I. M. Campbell.	5.00
Island A.D., Gull Lake	Clarendon	Frontenac	Chas. Both	.11
Island, Trout Lake	Palmerston		"	1.00
Island T, Trout Lake	"		"	2.00
Foster Island, Cross Lake	Marmora		Unattached	.92
Island in Horseshoe Lake	Foley	Parry Sound	Miss I. M. Campbell.	.50
Island opposite Lot 8, Con. 3	Cardwell	Muskoka	W. G. Gerhart	.25
Island 27, Devil's Lake	Bedford	Frontenac	Unattached	1.00
				54.79

Appendix No. 13—Continued

MAINLAND SOLD

Under Summer Resort Regulations

Part or Parcel	Township	District or County	Agent	Area Sold, acres
Trout Lake	Ware	Thunder Bay	S. H. Wilson	2.36
Trout Lake	"	"	"	2.13
Trout Lake	"	"	"	2.09
Location P.P. 156, Lower Shebandowan Lake		"	"	1.67
Location P.P. 279, Lower Shebandowan Lake		"	"	4.08
Location P.P. 149, Lower Shebandowan Lake		"	"	1.86
Location P.P. 249, Lower Shebandowan Lake		"	"	2.15
Location P.P. 119, Lower Shebandowan Lake		"	"	1.31
Location P.P. 228, Lower Shebandowan Lake		"	"	2.55
Location P.P. 439, Middle Shebandowan Lake		"	"	1.43
Location P.P. 440, Middle Shebandowan Lake		"	"	1.78
Part Lot 8, Con. 1	McMahon	Algoma	Albert Grigg	5.00
Part Lot 5, Con. 1	"	"	"	2.00
Part S. half Lot 12, Con. 4	Grassett	"	"	5.00
Location J.K. 169	Nakina	Thunder Bay	Unattached	.58
Location J.K. 170	"	"	"	.64
Location J.K. 176	"	"	"	.71
Part Lot 7, Con. 21	Hardy	Parry Sound	Wm. Jenkins	5.00
Part Lot 24, Con. 5	Cowper	"	Miss I. M. Campbell	5.00
Part Lot 48, Con. 8	Carling	"	" "	2.00
N. part Lot 56, Con. 12	"	"	" "	5.00
S. part Lot 56 Con. 12	"	"	" "	5.00
Part Lot 2, Con. 2	Rowell	Kenora	J. G. Gibson	2.00
S. part Lot 9, Con. 1	Maisonville	Cochrane	J. Atwell Hough	5.00
Part Lot 17, Con. 10	Wood	Muskoka	W. G. Gerhart	2.50
Part Lot 21, Con. 1	Matchedash	Simcoe	Unattached	16.00
Part Lot 27, Con. 10	Miller	Frontenac	Chas. Both	1.00
Part Lot 10, Con. 11	Augelsea	Addington	Unattached	14.19
Part Lot 19, Con. 4	Cavendish	Peterborough	A. N. Wilson	5.00
Part Lot 31, Con. 5	Dummer	"	Unattached	1.33
Part Lot 2, Con. 10	Stanhope	Haliburton	R. H. Baker	3.50
Part Lot 5, Con. 10	Jones	Renfrew	Frank Blank	1.00
Part Lot 6, Con. 10	"	"	"	2.00
Part Lot 1, Con. 2	Houghton	Norfolk	Unattached	2.00
				114.86

Appendix No. 14

PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st November, 1927 to 31st October, 1928

Public Lands (Patents)	548
Free Grant Lands (Act of 1913)	237
" " " (Act of 1901 Veterans)	4
Mining Lands (Patents)	670
Mining Leases	102
Crown Leases	4
Licenses of Occupation	229
Temagami Island Leases	20
Sand and Gravel Licenses	34
Pine Patents	8
Water Power Leases	1
Algonquin Park Leases	7
Rondeau Park Leases	38
Bruce Beach Leases	39
Jordan Harbour Leases	4
Total	1.945

Appendix No. 15

RECORDS BRANCH 1927-28

Communications received:	
From Crown Land Agents	6,550
From Crown Timber Agents	5,185
From Mining Recorders	8,523
From Homestead Inspectors	1,785
From Superintendent Algonquin Park	642
From Superintendent Quetico Park	156
From Superintendent Rondeau Park	574
Orders-in-Council	219
Telegrams	302
Summer Home Booklets	1,500
All other sources	30,068
Total incoming (Minister's office and Land Tax Branch not included)	55,504
Communications sent out:	
To Crown Land and Timber Agents, Inspectors and Park Superintendents	17,436
To General Public	19,800
Circular letters re timber sales and mill licenses	4,000
Maps and blue prints by Surveys Branch	6,500
Total outgoing (Minister's office and Land Tax Branch not included)	47,736
Files:	
New files issued—General	6,359
New files issued—Accounts Chargeable	1,003
New files issued—Accounts free	305

Appendix No. 16

REPORT OF SURVEYOR-GENERAL

The following surveys were carried out under instructions from this Department during the past year:—

Base and Meridian Lines

Seventh base line west, district of Kenora,completed to the Manitoba boundary, by Ontario Land Surveyors, Phillips & Benner, Port Arthur.

Seventh base line east, continued through Thunder Bay district, by Ontario Land Surveyors, Beatty & Beatty, Pembroke.

Base and meridian lines, in the district of Kenora, by Ontario Land Surveyors, Speight & vanNostrand, Toronto.

Township Outlines

Townships west of the Ottawa River, district of Nipissing, by Ontario Land Surveyor, E. W. Neelands, New Liskeard.

Township outlines in the district of Sudbury, by Ontario Land Surveyor, J. R. Gill, Sudbury.

Re-survey of township outlines, districts of Parry Sound and Nipissing, Ontario Land Surveyor, E. L. Moore, North Bay.

Lake and River Traverses

Michipicoten River and tributaries, district of Algoma, Ontario Land Surveyor, G. R. Kenny, Sault Ste. Marie.

Kamiskotia Lake and and River, district of Cochrane, Ontario Land Surveyor, Arch. Gillies, Timmins, Ont.

Lakes and rivers in the districts of Sudbury and Manitoulin, Ontario Land Surveyors, T. J. Patten, Little Current, and J. R. Gill, Sudbury.

Part of Albany River, district of Thunder Bay, Ontario Land Surveyor, J. S. Dobie, Thessalon.

Miscellaneous Surveys

Surveys of roads, lines and water traverses for control of aerial survey work, districts of Parry Sound, Nipissing and Sudbury, Ontario Land Surveyors, W. F. B. Rubidge, Port Credit; J. T. Coltham, Parry Sound, and E. L. Cavana, Orillia.

Survey of summer resort parcels, Timagami Island, Timagami Lake, district of Nipissing, Ontario Land Surveyor A. Matheson, Swastika.

Summer resport parcels, Clearwater Lake, district of Rainy River, Ontario Land Surveyor, D. J. Gillon, Fort Frances.

Summer resort parcels, township of Lutterworth (county of Haliburton), township of Cardwell (district of Parry Sound), Ontario Land Surveyor, C. E. Fitton, Toronto.

Summer resort parcels in the township of Jacques, district of Thunder Bay, Ontario Land Surveyors, Phillips & Benner, Port Arthur.

Survey of part of the second concession road allowance, township of Ameliasburgh, county of Prince Edward, Ontario Land Surveyor, T. B. Speight.

Survey of part of concession line between Concessions 10 and 11, township of Lake, county of Hastings, Ontario Land Surveyor, C. E. Fitton, Toronto.

Survey at Rondeau Provincial Park, Ontario Land Surveyor, C. E. Fitton.

Town and park lot subdivisions of lands, patented subsequent to 1910 have been approved, pursuant to R.S.O., 1927, chapter 44, as follows:—

Part of mining claim L-1437 at Kirkland Lake, district of Timiskaming.

Part of mining claim L-2654 at Kirkland Lake, district of Timiskaming.

Part of mining claim TC-711 at Kirkland Lake, district of Timiskaming.

Part of Lot 12, concession 4, Tisdale (near Timmins), district of Cochrane.

Part of lot 27, concession 11, Idington (Opazatika), district of Cochrane.

Municipal surveys performed under instructions and authority of the Lieutenant Governor-in-Council were completed and confirmed as follows:—The establishment of the boundaries of Goyeau Street in the City of Windsor, Ontario Land Surveyor, J. J. Newman, Windsor, Ont.

The following maps have been published during the year:—

New Maps

21-C—Timiskaming, Nipissing and Sudbury.
12-E—Whitesand Lake.
13-E—Kashabowie Lake.
14-E—Middle Shebandowan Lake.
15-E—Lower Shebandowan Lake.

Revised Reprints

21-C—Timiskaming, Nipissing and Sudbury.
Lake-of-the-Woods and Shoal Lake.
Lake-of-the-Woods islands in the north-east part.
19-A—Huron and Ottawa.
22-C—Islands in front of Conger and Cowper townships.
10-A—Islands in front of Harrison.
Islands in the vicinity of McGregor Bay.
Islands in Whitefish Bay.
Township Plan of Medora.
Township Plan of Mowat.
Township Plan of Patterson.
Township Plan of Gibson.
Township Plan of Burton.
19-B—Algonquin National Park.

Extracts from the reports of the several surveyors employed during the year, describing the physical features of the country covered, will be found in Appendices 21 to 31.

L. V. Rorke,

Surveyor-General.

Appendix No. 17

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1928

No.	Surveyor	No.	Date of Instructions	Description of Survey
1	Maxim L. Gray....	761	Jan. 19, 1928	Survey limits of Village of Chippawa in County of Welland.
2	Roger L. Lee.....	762	Aug. 31, 1928	Survey several county roads in County of Norfolk.
3	F. L. Rutherford...	763	Sept. 14, 1928	Survey original road allowance from the south boundary lat. 149 at southeast angle in Township Thorold northerly to northern boundary of the township.
4	John M. Watson...	764	Oct. 19, 1928	Survey and establish limits of several parcels of land on Kempenfeldt Bay, broken lot 28, concession 14, Township of Innisfil.

Appendix No. 18

Statement of Municipal Surveys confirmed during twelve months ending October 21st, 1928.

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey	Date when confirmed under Ont. Statutes, 1920, chaper 48
1	J. J. Newman..	757	April 25, 1927	Survey several boundaries of Goyeau Street, City of Windsor.....	April 14, 1928

Appendix No. 19

Statement of Crown Surveys in progress during the twelve months ended October 31st, 1928

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid
1	June 16, 1927	T. B. Speight	Certain side lines and concession lines, Township Ameliasburg, County Prince Edward	$750 00
2	April 16,1928	Beatty & Beatty	Base line district, Thunder Bay	7,500 00
3	April 16, 1928	Jas. S. Dobie	Traverse Albany River, District Kenora	6,200 00
4	April 16,1928	Phillips & Benner	Base line, District Kenora	4,550 00
5	April 25,1928	Speight & Van-Nostrand	Base and meridian line, district of Kenora	5,940 00
6	May 1, 1928	J. R. Gill	Township outlines, district of Manitoulin and Sudbury (and traverse of lakes)	1,725 00
7	May 10, 1928	E. W. Neeland	Township outlines district of Nipissing	3,200 00
8	May 15, 1928	C. R. Kenny	Traverse certain rivers in Michipicoten area, district of Algoma	2,250 00
9	May 18, 1928	C. H. Wilkins	To establish monuments between Rat House ,Bay of Big Sandy Lake and Favorable Lake, District of Kenora	400 00
10	May 15, 1928	C. E. Fitton	Summer resort lots on the shore and islands, Gull Lake, Township of Lutterworth	1,920 00
11	May 10, 1928	D. J. Gillon	Summer resort locations, Clear Water Lake, district of Rainy River	3,250 00
12	May 10, 1928	T. J. Patten	Traverse of lakes and rivers near McGregor Bay, district of Sudbury and Manitoulin	1,000 00
13	May 21, 1928	J. T. Coltham	Miscellaneous surveys, district of Parry Sound	3,900 00
14	May 29, 1928	E. L. Moore	Certain township boundaries in districts of Nipissing and Parry Sound	4,900 00
15	June 16, 1928	Phillips & Benner	Summer resort locations, Two Island Lake, in township of Jacques, district of Thunder Bay	500 00
16	June 15, 1928	A. Gillies	Traverse Kamiskotia River, district of Timiskaming	1,488 75
17	June 15, 1928	A. Matheson	Summer resort locations on Timagami islands, district of Nipissing	5,940 00
18	.....	C. E. Fitton	Summer resort lots in Cardwell township, district of Parry Sound	800 00
19	May 9, 1927	C. E. Fitton	North part line between concessions 10 and 11, township of Lake, county of Hastings	300 00
20	May 21,1928	W. F. B. Rubidge	Certain miscellaneous surveys in district of Parry Sound	3,000 00
			Total	$59,513 75

Appendix No. 20

Statement of Crown Surveys completed and closed during twelve months ending October 31st, 1928

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid
1	April 11, 1927	D. J. Gillon	Base line and meridian, district of Kenora and Rainy River district	$2,911 46
2	April 11, 1927	Phillips & Benner	Base line, district of Kenora	5,085 96
3	May 13, 1927	W. F. B. Rubidge	Miscellaneous surveys, district of Muskoka	3,547 38
4	May 12, 1927	N. B. MacRostie	Islands in Gananoque Lake, county of Leeds	1,617 50
5	May 4, 1927	H. B. Proudfoot	Traverse line along water front from Lake St. Joseph, district of Kenora	2,851 47
6	May 6, 1927	J. S. Dobie	Traverse Lost Lake and district of Kenora	4,795 00
7	April 20, 1927	R. M. Gourlay	Traverse part of the shore, Eagle Lake, district of Kenora	3,280 00
8	April 11, 1927	Hugh Matheson	Subdivide a block of land, township of Panet, district of Sudbury	712 25
9	May 13, 1927	Jas. T. Coltham	Miscellaneous surveys in district of Muskoka	3,609 90
10	April 11, 1927	E. L. Moore	Base and meridian lines district of Thunder Bay	3,496 80
11	April 11, 1927	Speight & Van-Nostrand	Base and meridian lines, district of Kenora	2,459 74
12	May 12, 1927	C. E. Fitton	Inspector of Surveys, 1927	1,539 69
13	April 11, 1927	Beatty & Beatty	Survey base line, district of Thunder Bay	2,875 00
14	April 11, 1927	H. W. Sutcliffe	Township outlines, district of Thunder Bay	3,502 00
15	April 26, 1927	C. R. Kenny	Traverse of Shoal Lake, Lake of Woods, district of Kenora	4,058 00
16	May 18, 1927	Hydro-Electric Power Commission	Services of C. C. MacLennan re power possibilities on English River, district of Kenora	1,102 50
17	Aug. 31, 1927	N. B. MacRostie	Millers Island, Devil's Lake, township of Bedford, county of Frontenac	232 50
18	Mar. 28, 1928	C. E. Fitton	Survey Rondeau Park	562 15
19	April 11, 1927	R. S. Kirkup	Certain waters, district of Kenora and Rainy River	1,175 40
20	April 11, 1927	J. R. Gill	Township outlines, district of Patricia	3,078 60
				$52,493 30

Appendix No. 21

Extract from report and field notes of the survey of part of district boundary between Kenora and Rainy River, from south-west corner of Bennett.—D. J. Gillon, O.L.S., 1927.

Soil and Timber

There is no land suitable for agriculture in the territory through which these lines run and there is very little timber. Most of the pine has been cut and while there are a few isolated patches of timber which have been left there is now no pine timber in this territory except in the Rainy Lake pulp limit and on Timber Berth G 51 on Pipe Lake, just east of the meridian.

I have only shown on the timber plan the green timber and the burnt country traversed by the two lines, as practically the whole of the country has been burnt over. The first fire appears to have been about 1888, another fire overran the country in 1894, and since then there have been several fires as in 1911, again in 1918, and most recently in 1924, which reburnt much of the country from Seine River to and north of Mountain Lake. The actual extent of these fires may be realized by an examination of the timber plan, which shows that the base line runs through 45 miles of burnt country, while the meridian line runs through 24 miles of burnt country, while the J. A. Mathiew Co.'s road from Namakan River to La Seine Station runs runs through an entirely burnt country.

There are, however, many thousand cords of pulpwood unburnt in the region west of the Shevlin Clarke road between Dovetail Lake and the Township of Bennett, also in stretches along Big and Little Turtle rivers.

Water Powers

The baseline runs through the head waters of both Big and Little Turtle rivers and also crosses the waters tributary to Otukamamoan Lake. These waters supply about 20 per cent. of the inflow into Rainy Lake and will be available for use for both power and storage. All the Turtle waters flow into Little Turtle Lake, whose outlet is at Sand Island Falls, where considerable power could be developed. The waters of Otukamamoan run into the same bay of Rainy Lake as the Turtle waters and one transmission line could be used for both powers. A table on the plan shows the elevation and average outflow of the main rivers crossed by the base line. The horsepower which could be developed depends on the height of the dams and control works, but it may be noticed that the outflow of Little Turtle Lake at Sand Island Falls is practically the same as that at Sturgeon Falls on the Seine River, so that Big and Little Turtle rivers should be capable of producing at least 20,000 horsepower.

Geology

Much of the country traversed by the baseline is covered with glacial drift, sand, gravel and boulders. The country rock is all Laurentian gneiss, except along a short stretch of the shore of Crackshot Lake where some Huronian schists show up. No signs of any valuable minerals were seen during the progress of the survey.

The north part of the meridian runs over Huronian rocks in which, during 1895 and 1896, gold-bearing quartz veins were discovered and mining locations were laid out. Possibly in the near future new discoveries may be made. The line passed close beside a test pit of recent date so that it seems that prospectors

are not without hope of future discoveries. Further south only rock of the Koochiching series were seen until Thompson Lake was reached. Between Thompson Lake and Lac La Croix granitoid Laurentian gneiss appears.

Magnetic declinations shown on the observation table were all read direct from Polaris at elongation and full notes of the observations have already been sent to your Department.

Appendix 22.

Extract of Phillips & Benner's Report, Survey of the Seventh Base Line, 1928.

The country through which the line passes varies from almost level with good clay soil to rough, rocky granite hills. The principal stretches of good land were from the English river to mile 44, from the west side of the lake in the 53rd mile to the east side of the lake in the 54th mile, from the 55th mile to the 62nd mile, from the 77th mile to the 82nd mile. The remainder of the line contained small stretches of good land but was mostly rough and rocky, consisting of rock ridges and swamps, the swamps occurring more frequently near the Manitoba boundary.

The timber of any size was neraly all of mixed varieties, consisting of poplar, jack pine and spruce, principally; these occurred up to two feet and over in diameter, but the average would be considerably less. There were considerable stretches of small jack pine and spruce growing on rocky land, some of the trees being over forty years old, and it does not appear that these areas would ever have any commercial value. Burnt timber was noted on the east side to the lake in the 89th mile south of the line, also a burnt area was passed through extending from 91 miles 66 chains to 93 miles 50 chains; from mile 95, 66 chains to the provincial boundary the timber had been burnt but was growing up with small jack pine.

The rock exposures seen were granite throughout.

The work was entered from Quibell on the Canadian National Railway via the Wabigoon and English rivers. Supplies were taken in to the line via the Sturgeon river, the river which empties into Oneman lake near the Hudson's Bay Company's post and the chain of lakes running north from Umfreville lake. The party left the line from Shinewater lake by Ryerson lake to Winnipeg river to Manaki. The only route of any importance which might not be apparent from the map is that extending from the lake north of the 54th mile westward, which is a well-travelled route extending to the Sturgeon river. In general the maps furnished appear to be reasonably accurate, there being only one or two minor misplacements.

No water powers of any importance were located near the line, and the English and Winnipeg rivers and tributaries, having been explored and estimated, we believe, by parties especially engaged in this work, no estimate was made in connection with these.

In general the country passed through appeared to be well stocked with game, deer especially being very numerous in certain places. The only varieties of fish caught were pike and pickerel.

Appendix 23.

Extract from report and field notes of the Survey of Seventh Base Line west from Boundary between Kenora and Thunder Bay, Districts Kenora and Patricia, Phillips & Benner, O.L.S., 1927.

The line was run west in six-mile chords to the parallel of latitude at 50 degrees 24 minutes north. It was cut out of sufficient width as to give a sky line throughout its entire length. This entailed a great amount of labour as the line for a great portion of its length passed through a dense forest ranging upward of 100 years in age. Frequent observations were taken and these will be found recorded in the notes. A six-inch transit was used, the telescope of which was of sufficient power that observations could be made on Polaris at any time of day when weather conditions were favourable.

A leveller and rodman were attached to the party by the Topographical Surveys Branch and the line was levelled and check-levelled by these men. The results of their work was filed at Ottawa.

The line was chained twice, first with a tape graduated in chains and links and then with one graduated in feet and tenths. In only a few cases was it necessary to repeat the measurements in order that the closing error would not be greater than two feet. We had each chainer use a clinometer and are certain that their work was well and carefully performed. The country through which the line passed was not particularly rough.

Iron posts of standard pattern were planted at the points indicated in your instructions or near to those points as possible. It was necessary to witness a considerable number of the posts. In addition to these iron posts, several short iron posts or rock posts were set on prominent hills. It was not always possible to get these in at an even chainage, but the correct chainage was stamped upon the post and the positions of these will be found indicated in the notes. Cairns of rocks were built up around the wooden posts planted at the end of each mile. Your instructions stated that each wooden post should have a cairn, but in a few cases we could not get rock save from a great distance. Might we suggest, that in such cases as this, that the surveyor in future be allowed to have pits dug and mounds erected in lieu of the cairn.

Magnetic observations were taken and these were recorded in the books provided by your Department and have already been returned to you.

Topography

The relief of the country through which the line passes is not at all rugged and in a few instances were the hills more than seventy-five feet in height. The results of the leveller's operations will give you a better view of this feature than we can.

Lac Seul was the most important topographical feature along the line and we were able to use this to great advantage for the transportation of our equipment and supplies. The level of the lake was about seven feet above normal in the early part of the summer and this flooding carried far up the rivers—especial the Vermilion.

The provisional sheets published by the Topographical Surveys Branch fom their aerial photographs were found to be very accurate. The base line was plotted on these before going into the field and our line followed very close to its position as shown by the plotting. In only one instance did we notice any error in the plans and this was in the 52nd mile. The map here showed a small

lake in the open swamp. This proved to be a grove of timber, composed principally of poplar and birch which from the air in certain lights would possibly resemble a lake in appearance.

Soil

The first twenty-seven miles of the base line passed through lands which were mostly sandy loam with many boulders. From here west to the Wabaskang Indian Reserve clay loam predominates and in many places the land is free from boulders and rocks for distances up to three and four miles. Judging by the stand of timber which this soil supports it must have some characteristics which would make it suitable for agricultural purposes. In some places, though, the clay bakes very hard and in some of the pits an axe had to be used to chop it out. This area of clay loam is by far the largest we have seen in the northwestern part of the province. West from the Wabaskang Reserve the land is of a more broken nature and the soil is less free from boulders.

Rock Formation

There was an area of schist and greenstone noticed around Island lake and Schist lake. This was the only area which appeared to warrant prospecting. The formation passed through on the line was nearly all Laurentian. An outcrop of magnetic ore was noticed between the 19th and 20th miles, but otherwise no minerals of any economic importance were noticed.

Timber

A timber plan accompanies this report. On this is shown the areas of green and burned timber as crossed on the line. About eighty per cent. of the mileage passes through a green forest with timber around one hundred years old. Poplar predominates in many of the areas and this ranges up to twenty-four inches in diameter and is quite the largest stand of this species we have noticed in this western district. Spruce and jack pine of sufficient size for cutting is found well mixed in with the poplar, and also in many cases predominates over large areas. These species are generally of good size.

The burned areas shown on the plan are now growing up mainly with jack pine and poplar in about equal amounts. Most of these areas were burned over between 10 and 15 years ago and only a very small area of recent brulé was noticed.

Very few open or sparsely timbered swamps were noticed and these were usually indicated on the air maps.

The birch trees were this season attacked by some insect. Eggs were laid on the leaves and the worm stripped the trees of all foliage in many places in the late summer.

Routes, Etc.

Going in to the point of commencement we used the route, about two miles east of Ycliff station. This proceeds north through Tewatinaw and Lewis lakes to Island lake. The only portage of any consequence on this route is between Lewis and Island lakes and this is about 45 chains long. From Island lake supplies were taken westward into Schist lake and then northwest across the small lakes and portages indicated, which were cut out by our packers. The river flowing between the lake, which crosses our line in the 10th mile, and Dog

river has been used at one time but is now too much filled in with windfallen timber. Other portages were cut out as shown. Vermilion river is fairly flat and has only a few short portages between Highstone lake and Lac Seul.

West from Lac Seul we used the long bay running west from the southwest corner of Scout bay. The old protage into Wabaskang lake was opened up here. West from here we used the portages indicated on the air map. There is a portage from the northwest corner of Zizania lake into the river shown to the north of it.

From the end of our line at the English river we took the course down the English to the Wabigoon river and then up this to the track. This was a two-day trip.

General

No falls or rapids of any size suitable for power development were noticed except on the English and Wabigoon rivers, and these have apparently been covered by surveys and reports.

Big game was very plentiful. In only a few spots were indications of new beaver cuttings noticed. Partridge and rabbits are extremely scarce this season.

The lakes are well stocked with the ordinary species common to our northern waterways.

Appendix 24.

Extract from Report and Field Notes of the Survey of Township Outlines in vicinity of Savant Lake, District Thunder Bay, H. W. Sutcliffe, O.L.S., 1927.

Savant lake is fairly easily accessible by a canoe route, which leaves the Canadian National Railway at a point approximately 1½ miles east of Savant Station (formerly known as Bucke).

The distance along this route from the railway to the nearest point on Savant lake is approximately 10 miles, including 3 portages from one-quarter to three-quarter miles in length. The portages are travelled a good deal and are in very good condition.

There are many beautiful lakes in Ontario, particularly in the northwesterly section of the province, but Savant lake is one of the prettiest I have ever been on. While it is true that much of the country around about there was destroyed by fire, along with thousands of square miles burnt during the time of the C. N. Railway construction, it is rather remarkable that only a very small part of the shore line of Savant lake was touched by fire, and the lake still remains in its original natural splendour.

There are many other lakes in all directions, to which many canoe routes lead from Savant lake, and as the fishing is generally speaking, good in these lakes, it would seem to me that unless this area should prove more useful in some other way, such as mining, it should eventually become a very desirable and popular tourist resort.

The months of July and August were chosen as the time in which to do this work.

Using O.L.S. Beatty's 1927 line as a base, I ran my lines north and south. The east and west lines were run in the direction which it was most convenient to do.

Instrument Work

A light mountain Gurley transit was used. This transit had been previously sent to the Surveyor-General at Ottawa to have the compass needle tested. The magnetic variation varied from 2 to 8 degrees east, but in many places the local attraction drew the needle as much as 180 degrees.

Chainage

Three-hundred-link steel tapes were used, and slope distances taken where necessary and corrected by use of a clinometer and slope tables.

Posts and Bearing Tree

The most durable wood obtainable was used for posts. Approximately 35 per cent. of the iron posts planted were short ones cemented into bed rock, in which case a rock mound of pyramid shape was built, the iron post being at the north angle of the pyramid. Where the standard long iron post was used, pits and mounds were made in authorized form. Practically all of the wooden posts are in a cairn of stones.

Two bearing trees were marked, care being taken to select them as nearly opposite as possible. In a few cases it was not possible to mark trees in burnt areas.

Blazing of Lines

The usual blazing was done, care being taken to mark the lines as plainly as possible. Where sky lines are cut out, it necessarily follows that there cannot be as much blazing done, as the trees which ordinarily would be blazed have been cut out.

Timber

A very large percentage of the country in this area was overrun by fire at the time of railway construction, and much of it now is slash with brush and young trees growing through it. There are, of course, patches of green timber, some of which apparently covers several square miles, but burnt areas extend as far north as our work took us. The air photographs show up this situation very well.

The green timber areas were somewhat typical of that found in the northwest portion of the province, viz., the spruce is of a size suitable for pulp and there are occasional patches of poplar and birch and jack pine. There is very little balsam in this section.

The burned areas are fairly well covered with new growth, and in parts of it the spruce regeneration is fairly good.

Soil

No part of the area covered by us around Savant lake will ever be suitable for agriculture. It is a rock country. Where the rock is not exposed the soil is chiefly sand and boulders.

Water Courses

Around Savant lake there are innumerable smaller lakes, but being close to the height of land there are no large streams. Savant lake itself forms part

of a main route from the railway to Lake St. Joseph. There are no other main routes in this vicinity.

Rock Formation

I will not attempt to submit anything on this, as it will be covered by Dr. Moore, who made a geological survey of this area during the past summer. I might mention, however, that encouraging gold finds have been made at the south end of Savant lake and large deposits of copper-bearing rocks exist in the vicinity of Never Freeze lake, which is west of Savant lake. I am led to believe that both sections offer some mining possibilities.

Animal Life

Moose and bears are plentiful. There are also some red deer. While this country must have been a hunters' paradise at one time it does not seem so now, in particular reference to the fur-bearing animals. Fires may be partially responsible for this.

Fish chiefly consist of pickerel and lake trout and are fairly plentiful. There are two fishing outfits working on Savant lake at the present time.

Appendix 25

Extract from Report and Field Notes of the Survey of the Traverse north from Lake St. Joseph, District Thunder Bay—H. B. Proudfoot, 1927.

The water was very high on Lake St. Joseph, and the shore line at a point opposite the Indian Reserve was high. The overhanging cedars and rounded points made traverse work slow and the weather—rain, high winds—prevented fast work, all th way to the north end of Dog Hole bay, the northerly end of Lake St. Joseph, to which point the work was not completed until the 26th June.

From Dog Hole lake through Annimwash, Kasagaminnis, Little and Big Ochig lakes, work was considerably delayed by the same causes encountered on Lake St. Joseph, namely, high water and rounded points, necessitating a large amount of cutting, and added to that, shallow, mucky bottoms, rendering canoeing difficult and slow. The portages between these lakes were short and in fairly good shape. The fact that the large amount of supplies carried rendered it necessary to make three or four trips across each portage another cause of delays.

Like the rest of the country travelled, the timber, mostly spruce, was very small where not burned.

The portages from Big Ochig lake to Kapkishigama lake were long and in very bad shape, very wet and numerous windfalls.

Wimbabika lake is a good body of water, clear and free of muck. The route to Kawinogan river via Pickle lake is through Wimbabika lake though not much used on account of the long portages.

As will be seen by the plans, Kapkishigamaga lake is a considerable body of water, the north shores being fairly high but mostly old brulé. On the south, spruce predominates with some poplar and birch. Overhanging cedars, high water and rounded points delayed work. The shore line at the east to the end of this lake was of such a nature that I found it advisable to survey the same by triangulation.

The survey of Kawinogans river, the outlet of the above lake, initiated the first real trouble in this work. The banks of the river (averaging about one chain

in width) are low and mostly in muskeg; shaky, rendering it necessary to drive posts on which to set the transit. The river flows through a very flat country, mostly moss and boulders. No rock in place was found excepting at one rapids where the face was almost perpendicular. In fact, no rock in place was found above water level on this or Badesdewaga lake and part of Spruce river. The timber is all spruce, small and growing like a grain field, being so thick and close that it has no chance to develop. There are several flat rapids in the river and two small falls.

The immediate shore of Badesdewaga lake is low and stony and the land rising, however, to considerable height to the southeast. The Indians do not give this body of water the name of a lake, but call it a river. Route followed traversed only about one-half the length of the lake, Otoskwin river entering the same on the north shore. The timber around the lake is the usual small spruce with a second growth of poplar and birch on the old burns.

That part of the lower stretch of Otoskwin river that was traversed flowed through low banks lined with a heavy thick growth of willows, the banks being very low and shaky, necessitating the driving of posts on which to set the transit. Grassy banks with the land rising a little to the north on which poplar and birch were noticed, but adjoining the river nothing but spruce. The river itself would average about seven chains in width.

Spruce river flows into the Otoskwin from the north. The river will average one chain and ten links to one chain and twenty links in width. It is not shown on any plans that I have seen. As a rule the banks are about three feet above the water and firm. It was seldom that stakes had to be driven for the transit set-ups. The river is well named "Spruce," for, with the exception of a few small areas, the timber is all spruce and as usual densely grown. There is only one fall in the river of any size not far from the mouth, but numerous flat rapids with falls of from six inches to one foot. These rapids have only winter dog portages and new portages had to be cut around them, which took time; the canoes were generally "poled" up the rapids. The country through which the river flows is flat and apparently only boulders covered with moss adjoining the river. Cedar is conspicuous by its absence. In fact, cedar fit for posts was not found on Badesdewaga lake, Spruce river or Spruce lakes. Balsam also was scarce. The above description covers the whole of this river.

The three Spruce lakes were found to be clear water but very shallow on the north shores. The shores have some fine sandy beaches and pebbly bays; land rising from six to ten feet and then flat for a considerable distance—mostly burned. The rivers connecting these lakes flow through marsh lands, grass and willows.

The photographs supplied of that kind of country are difficult to recognize as the marsh photographs the same as water.

Appendix 26

Extract from Reports of Survey of Control Traverse, District Muskoka and Parry Sound—J. T. Coltham, O.L.S., 1927.

The districts of Muskoka and Parry Sound, over which our work extended, is mostly rough and rocky with hills of varying heights. While most of the timber has been removed by lumbermen and the fertile stretches cleared for

agricultural purposes, there remains considerable bush and scrub. Highways have been constructed and improved, serving the settlers throughout the different parts of these districts, but owing to the nature of the country, many of these avenues of travel are not built along the original road allowances, but along the valleys where the obstacles encountered on the road construction were not so great. The nature of the country throughout the southern portion of our territory is somewhat different, as the greater portion of the land is free from rock, thus allowing roads to be easily constructed along most of the original sideroad and concession lines.

Two different lines of railways, the Canadian Pacific Railway and the Canadian National Railway, are running north and south through the country to be mapped.

The locations of the highways and railroads, as well as the presence of the Georgian Bay, the western boundary of our survey, guided us more or less in the selection of control routes to be traversed.

The operations were carried out from one main camp with fly camps to different parts of the territory as they were required. From the main camp, as much work was carried out as was deemed advisable in the best interest of the progress of the survey, with fly camps serving as quarters for the more remote sections.

Camp sites were selected at different points throughout the field of our operations with the view of occupying positions that were economically advantageous as regards mileage of travel to and from work, with due consideration being paid to condition of the highways serving that particular locality.

The whole camp, under the direction of J. W. Pierce, O.L.S. and D.L.S., comprised two transit parties complete besides the necessary assistance to cut out lines and operate cars, with a small staff to look after the office work. There was in addition a topographical party.

The territory over which our work extended was divided into blocks, by following some road, railroad or other avenue that was not too difficult to force a traverse line along. These blocks ranged from twenty-five to approximately one hundred miles around. Where it was not practical to complete one of these blocks or circuits without ranging far beyond the limits of the field of our work assigned to us, spur lines were run in order that we might gain the required information for control.

Within the limits of the area to be mapped, two geodetic points had been established by triangulation survey some years previous. These two points we incorporated in our lines of control traverse.

In order that our survey would be more or less permanent, metal posts were set in rock, wherever possible, at approximately three miles apart, at suitable locations along our lines of traverse. From the position of these rock posts, bearings were taken to distant objects, as gables of buildings, brick chimneys and church spires, and recorded, as well as proper sketches of the objects.

As the country along the southerly limit of our work is more or less free from rock, concrete posts three feet in length were planted in the ground, with the metal posts set in the top. Each post was given a number, plainly marked on the top, and also a distinguishing sheet number. A carbon impression of the markings of each post was taken and retained.

One main control traverse was run from a point in the vicinity of our first camp near Bracebridge to and along the Canadian National Railway, to Scotia Junction and then westerly following the railway to a point near Rosseau Road and then along the Canadian Pacific Railway beyond Parry Sound. The whole

of this traverse line was check chained with a view of eliminating as far as possible any error in chainage. Owing to the reliance that can be placed upon this checked control traverse, it can be used as a base for fitting the blocks more accurately to their relative positions.

The actual survey of this ground control was carried out by transit, chain and level, with automobiles serving as conveyances to and from the work, except in a few cases where canoes or motor boats were required. However, later on the topographical survey party will complete the operation with plane table, barometers and other instruments that may be necessary.

Transit and Tape Traverse

All angles were measured by the transit and all distances by steel tape.

The custom adapted was to set up the instrument at the angle point or station, then setting the vernier at the corrected bearing of the last course with the instrument sighting on the back picket or station and then by transiting the barrel of the instrument and sighting on the station ahead the bearing for the forward course may be read direct. This original bearing was recorded and used as check for gross error. The corrected bearing was calculated by taking the mean of the sum of the four interior angles at that angle point of the traverse and from your last corrected bearing you will be able to calculate your corrected bearing for the forward course.

Frequent observations for azimuth were taken from time to time throughout the survey.

All distances between angle points or stations were measured by steel tape three hundred feet in length, with all the slopes measured by clinometers. Thermometers were carried to record the temperature at different times of the day, and the correction applied, as well as great care was exercised as regards the tension or pull on the chain as well as keeping the proper alignment.

The allowable error of closure of all blocks, both as regards the instrument work and chainage, was one in five thousand (1/5000) or approximately one foot to the mile. Where it was found necessary to run a spur line only, the circuits not being completed, all traverse angles were checked, if it was impossible to get an observation, as well as all the distances between stations were rechained.

Wherever we had the advantage of having the photographs in advance of the survey, the chainmen carried the pictures in the field, marking upon them in their proper positions all transit station, control points or any other information that would be valuable in ascertaining the scale of the picture. This method appeared very satisfactory, as it is much easier to interpret the objects in the photograph when viewing the originals of these objects on the ground.

Level Party

The level party followed generally along the lines of traverse except in a few cases where a nearby road was more convenient. The elevations of all lakes within a reasonable distance of the traverse lines were taken and recorded, as well as the levels of all bridges, culverts and watercourses. The precise levels of different points along the railways, of which we had a record, were taken advantage of as checks against our own elevations. The allowable error in levelling was one-tenth of the square root of the distance in miles.

Appendix 27

Extract from Report and Field Notes of the Traverse of the Eastern Part of Lac Seul and of Root River, District of Kenora and Patricia—J. S. Dobie, 1927.

Levels were run up Root river and over the Height-of-land portage to Lake St. Joseph. Actual levels were only run over the portages on Root river, the difference in elevation between the portages being estimated. The possibility of any serious errors resulting from this is very remote as there is no fast water between the portages on Root river. The level of Lake St. Joseph was found to be 1218.73 feet on August 18th, 1927, while the level of the water in Root River at the south end of the Height-of-land portage on the same date was found to be 1214.20, so that the diversion of the water of Lake St. Joseph to Lac Seul and thence to the English river would be an easy matter, should it ever be considered advisable to undertake it. The portages run over two low gravel ridges with a short muskeg between, and the highest point on the portage has an elevation of 1239.00 feet.

A detailed description of the country adjacent to the waters surveyed during the season is hardly possible in written report such as this. As the survey proceeded, notes were made on practically every traverse course as to the nature of the country, character of the timber, probable distance back to the 1,172-foot contour, and any other information which it was thought might be of interest and which could be obtained without holding up the survey. This information is shown in detail on the plan submitted herewith.

Generally speaking the country is broken and rocky although in very few instances do the hills rise to an elevation of more than a couple of hundred feet above the level of Lac Seul. There are some fairly large areas of low-lying land, particularly around the mouths of the streams entering Lac Seul. In nearly all of these cases the water level of Lac Seul extends for a considerable distance up stream and as the land at the mouths of these streams is invariably low-lying and covered with clumps of willows, it was impossible to carry the survey up stream to where any considerable rise in elevation would occur. These willow flats were invariably covered with from three to four feet of water during the summer of 1927, owing to the extreme high water which prevailed during the season.

The largest areas of low-lying land appear to occur north of the base line run by O.L.S. Benner in 1927. At the mouth of Vermilion river, which is close to O.L.S. Benner's base line, there is an extensive area of low-lying land, and it is quite probable that the proposed raising of the water level of Lac Seul would back the water up Vermilion river for a long distance. From the Vermilion river north the country is generally much lower with, however, a few places where higher rock ridges come out to the shore. Much low ground exists in the neighbourhood of Root river. About two miles up Root river there is a rapids with a normal fall of about two and a half feet, but during the season of 1927 this rapids was completely flooded out, and there was over a foot of water on the floor of a building above the rapids.

The timber along the shores of Lac Seul and other waters surveyed is largely second growth of varying ages. There are some fairly large areas of young second growth, resulting from comparatively recent fires, but there are large areas where the timber has matured and the amount of commercial timber tributary to Lac Seul is very great. The prevailing varieties of timber are jack-pine, spruce, poplar, white birch and balsam. As one goes back into the woods

from the shore the quality of the timber is almost invariably found to be much better than one would expect from inspection from the shore. An occasional red and white pine tree is seen along the shore or on the island, but these are for the most part scrubby and of no commercial value. The most northerly white pine tree seen was on the shore of Lac Seul, about four miles from the mouth of Root river.

There are some small areas of good clay land suitable for agriculture, the largest being along the shore of Lost lake in Indian Reserve No. 28. Some of the Indians have small garden plots and in seasons when the water is not abnormally high, wild hay is cut on some of the hay flats close to the Indian reserve. Generally speaking, the country adjacent to the waters surveyed is not adapted for agriculture.

There are some fairly extensive burnt areas, the largest being in Deception bay, and along the banks of Root river. Notes are made on the plan submitted herewith as to burnt areas and also as to the class of timber along the shore.

The rock formation is invariably granite, and no evidence was seen of valuable mineral deposits.

The magnetic variation averages about three degrees east of north, although local variations of from one to two degrees, either to the east or west of the average, were continually being noticed, and in one or two instances there was considerable local attraction. A large number of observations of magnetic variation are noted on the plan. The two small books supplied by the Topographical Survey at Ottawa for recording magnetic variations were filled with details of observations taken, and are returned herewith.

Very little game was seen during the season. The larger animals did not come out to the shore to feed on account of the extremely high water, but it is said that they were very plentiful on the smaller lakes inland where the water did not rise above the normal level. Ducks were fairly plentiful, but the partridge have almost disappeared.

Appendix 28

Extract of Report and Field Notes of Traverse of Manitou Lakes and Boyer Stormy Lakes, District of Kenora and Rainy River—R. S. Kirkup, O.L.S., 1927.

I started the traverse on the 18th of May, commencing at the 16-mile post on O.L.S. Niven's 3rd base line where it intersects Grassy narrows, and proceeded up through Minnehaha and Peak Lakes, and over the height of land into Summit, Mud, Selby and Power lakes and so into the Manitou straits, where we camped a couple of weeks while traversing the Upper Manitou lake.

The country surrounding this lake is very hilly and broken, and presents a rather forlorn appearance on account of the timber having been burned, no doubt, during the great mining boom twenty years ago. Here one stumbles across many relics of that old gold rush—many derelict mine shafts and dumps and others like the Laurentian, Big Master and Little Paymaster, where the building and equipment are yet in excellent shape, but not modern enough for present day mining operations.

Passing on down the Manitou straits we ran into another relic, of human element this time—a regular old time prospector, in the person of "Rattlesnake Bill" Watson, who went in there with the first rush, and is still an ardent booster

for that area. He has several properties, and informed me that on one particular vein one could stand off fifteen feet and see the free gold—and lots of it.

I then carried the traverse forward through the Lower Manitou lake. The country surrounding this Expansion is very similar to Upper Manitou region, in that it is mostly brule and high rocky hills.

Continuing down through the Lower Manitou stretch the country seems to change its vesture, and assumes a pleasing verdant aspect, and the accompanying change of timber is very acceptable; and so we reached Pickerel Lake and the Rainy River District, and well has it been named—for while we were in it there was hardly a day that we did not have some rain. From Pickerel on it narrows down to a mere stream with rapids and the one expansion at Sphene lake, until we drop over the Devil's cascade into Rainy lake and the end of the first portion of the traverse—this last falls would make an excellent site for a dam, with a total fall of 46 feet and a considerable drainage area behind it; it is also rather a tourists' paradise by the crowds that came there from Fort Frances and the United States to enjoy the fishing and beautiful scenery.

Appendix 29

Extract of a Traverse of Sturgeon Lake, District of Thunder Bay—E. L. Cavana, O.L.S.

The nature of the country and timber along the shores was noted. The shores are mostly rock and boulders with more sand and boulder shore at the southwest end of the traverse. The soil where noted was mostly sand or sand and clay, with boulders, and occasionally a little loam. No area suitable for agriculture was noticed.

The country is generally low rock ridges and there is very little timber of commercial size or quantity around the lake, being mostly small second-growth spruce, poplar, birch and Banksian pine on an old brule, and where larger timber was met with it was not in very extensive areas. By using an outboard motor we were able to cover a large extent of shore from each camp, and while the usual difficulties were met with, such as rainy weather, rough water on exposed shores, and shores thickly overhung with scrub, cedar and tag alder, steady progress was made with the work.

There appears to have been considerable prospecting and mining activity around the lake several years ago, but nearly all traces of this have disappeared and nearly all the buildings are gone or in ruins. The mill building and machinery at St. Anthony gold mine are kept in order, and another small mill building was noted about three miles north of the St. Anthony mine. Both are on the east shore of North bay. Two other small mills were noted at Northern Light bay and Belmore bay, arms of North East bay. There does not appear to have been any active mining for several years past. Where possible, mining posts were located and tied into the traverse.

There are no Indians living around this lake, and only three trappers and two parties engaged in commercial fishing, operating from the railway at the north and south end of the lake. Fur-bearing animals appear to be scarce; a few beaver, otter, fox, muskrat and mink were seen. Rabbits and partridge are very scarce. There is not much feeding ground for ducks and only a few whistlers and fish ducks were seen, also a few bear, moose and red deer. The lake appears

to be well stocked with fish, lake trout, pike, pickerel, whitefish, tulabie and suckers.

Appendix 30

Extract of a Report of Survey of Part of Harris Lake and Little Abitibi River, District of Cochrane—A. Matheson, O.L.S., 1927.

Little Abitibi river is swift in most places and has a current rate of from two to four miles per hour. A great many rapids were encountered, many of which were too rough and swift to cross without portaging. The drop of these rapids was measured and the results are shown on my plan of survey.

The land for a distance of about one-quarter of a mile on each side of the river consists mostly of clay loam, and contains many large areas of good commercial spruce, interspersed with poplar and birch. Farther back from the river the timber is more scrubby and the land more swampy with, as a rule, clay bottoms.

There are very few rock outcroppings along the part of this river covered by my survey. The rock, where noted, was a sort of grey granite containing very little mineralization. Even boulders are very rare, beside or in the bed of the river, with the result that the banks and bottom of the stream are being eroded and the land on each side is slowly sliding towards the stream. Proof of this is evident as trunks of large trees were often noted firmly rooted in the ground under three feet of water.

This part of the country is entirely uninhabited, during the summer months at least, and when the survey approached the north where rapids were more numerous, we were often obliged to cut out our own portages when it was necessary to disembark on account of swift water.

Appendix 31

Extract of a Traverse Shoal Lake, Lake of the Woods, District of Kenora—C. R. Kenny, O.L.S., 1927.

At the North West Angle Inlet the shores are low and boggy, but farther inland the ground consists of clay soil thickly covered with small poplar. The water of this section is very dark in colour from the vegetable matter.

The shores and islands, except for this inlet, are typical of the Laurentian formation so characteristic in this province, only in a few places rising to any considerable height. I noticed no sand beaches of any considerable extent. The shores generally have a moderate upward slope timbered down to the shore line.

The timber adjacent to the shores is mixed, consisting of principally poplar and birch, balsam, spruce and red and white pine, ranking in the order named. The poplar and birch is generally small, having an average diameter of about eight inches. The spruce and balsam is scattered and no very good stands were seen. The pine is also scattered and some of merchantable size.

REPORT

OF THE

MINISTER OF LANDS AND FORESTS

ONTARIO

1928

Part II—Forestry Branch

Appendix No. 32

I.—Forest Fire Protection

(1) *Legislation*

On the fourteenth day of September, 1928, an Order-in-Council was passed, designating the following areas as "Travel Permit" areas:

The townships of Kenny, Sisk, McLaren, Gladman, Lyman, Notman, Blyth and Merrick.

There was no other change in legislation.

(2) *Organization and Personnel*

Early in the year the Forest Assistant in the Hudson Inspectorate was transferred to the Sudbury Inspectorate.

Due to a special slash disposal campaign in the clay belt region, the Kapuskasing Chief Ranger District was changed from the Cochrane Inspectorate to the Oba Inspectorate and a district office opened at Kapuskasing under the direction of the District Forester previously located at Oba. The Forest Assistant at Sault Ste. Marie was transferred to the Oba Inspectorate as Forest Assistant and a new assistant appointed for the Soo Inspectorate.

New assistants were also appointed for the North Bay and Georgian Bay Inspectorates.

The total field supervisory staff for the eleven inspectorates was as shown in the following table and consisted of nine District Foresters, one Assistant District Forester, seven Forest Assistants, one Forest Supervisor, four Fire Inspectors, one Assistant Fire Inspector, thirty-six Chief Fire Rangers and one hundred and eighteen Deputy Chief Fire Rangers. The Fire Inspectors at Goldpines, Gogama, Biscotasing, and the Assistant Fire Inspector at Longlac also acted as Chief Fire Rangers.

There was direct supervision of one Chief or Deputy Chief Ranger to an average of every six rangers.

ORGANIZATION AND PERSONNEL

Inspectorate	Area (acres)	Headquarters	Supervisory Staff	Chief Ranger Districts	Headquarters
Hudson...	23,616,000	Sioux Lookout	1—District Forester.....	Red Lake.....	Goldpines
			1—Fire Inspector and Chief Ranger.....	C.G.R. West....	Sioux Lookout
			2—Chief Rangers.....	C.G.R. Central..	Armstrong
			10—Deputy Chief Rangers		
Kenora...	9,099,000	Kenora...	1—District Forester.....	Kenora.....	Kenora
			2—Chief Rangers.....	Minaki.....	Minaki
			3—Deputy Chief Rangers		
Western..	16,310,000	Port Arthur	1—Forest Supervisor.....	Rainy River....	Fort Frances
			3—Chief Rangers.....	Thunder Bay...	Port Arthur
			12—Deputy Chief Rangers	Nipigon.....	Macdiarmid
Oba.....	23,360,000	Oba.....	1—District Forester.....	C.G.R. East....	Nakina
			1—Forest Assistant.....	Longlac.....	Longlac
			1—Asst. Fire Inspector...	Oba.....	Oba
			5—Chief Rangers.....	Franz.....	Franz
			17—Deputy Chief Rangers	Hearst.....	Hearst
				Kapuskasing....	Kapuskasing
Cochrane.	14,410,000	Cochrane.	1—Fire Inspector.....	Smoky Falls....	Smoky Falls
			5—Chief Rangers.....	Cochrane.....	Cochrane
			15—Deputy Chief Rangers	Abitibi.....	Stimson
				Timmins.....	Timmins
				Matheson.....	Matheson
North Bay	5,105,000	North Bay	1—District Forester.....	Temagami North	Elk Lake
			1—Forest Assistant.....	Temagami East.	Temagami
			3—Chief Rangers.....	North Bay.....	North Bay
			11—Deputy Chief Rangers		
Sudbury..	12,748,000	Sudbury..	1—District Forester.....	Foleyet West...	Elsas
			1—Asst. District Forester.	Foleyet East....	Gogama
			1—Forest Assistant.....	Mississagi West.	Chapleau
			2—Fire Inspectors and Chief Rangers.....	Mississagi East..	Biscotasing
				Webbwood.....	Espanola
			6—Chief Rangers.....	Temagami West.	Mattagami Post
			23—Deputy Chief Rangers	Sudbury North..	Skead
				Sudbury South..	Sudbury
Soo.....	7,394,000	Sault Ste. Marie	1—District Forester.....	A.C.R.....	Sand Lake
			1—Forest Assistant.....	Blind River.....	Blind River
			3—Chief Rangers.....	Mississagi South.	Ranger Lake
			10—Deputy Chief Rangers		
Georgian Bay	4,591,000	Parry Sound	1—District Forester.....	Georgian Bay W.	Parry Sound
			1—Forest Assistant.....	Georgian Bay E.	Powassan
			3—Chief Rangers.....	Georgian Bay S.	Coboconk
			7—Deputy Chief Rangers		
Algonquin	3,522,000	Pembroke	1—District Forester.....	Algonquin North	Pembroke
			1—Forest Assistant.....	Algonquin South	Brule Lake
			2—Chief Rangers.....		
			6—Deputy Chief Rangers		
Trent....	3,513,000	Tweed...	1—District Forester.....	Trent.....	Bancroft
			1—Forest Assistant.....	Madawaska.....	Dacre
			2—Chief Rangers.....		
			4—Deputy Chief Rangers		

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 134; May, 667; June, 1,022; July, 1,074; August, 1,060; September, 702; October, 147. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers, was 1,080.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1928	1927	1926	1925	1924	1923	1922
April 1st	49	44	19	24	22	4	7
April 15th	98	159	42	62	60	9	21
May 1st	293	361	168	360	215	205	144
May 15th	628	675	549	648	525	699	595
June 1st	992	958	896	822	756	1,104	1,002
June 15th	1026	1040	966	842	810	1,166	1,052
July 1st	1071	1046	982	847	812	1,198	1,065
July 15th	1080	1062	992	848	813	1,257	1,054
August 1st	1068	1051	987	845	806	1,220	1,044
August 15th	1055	1019	983	841	792	1,223	1,040
September 1st	988	926	918	835	745	1,115	980
September 15th	778	865	798	806	626	968	545
October 1st	242	240	257	245	148	291	101
October 15th	131	120	129	82	47	111	44
October 31st	93	57	44	.....	.....	.....	.....

(3) *Expenditures*

The total expenditure for the year was $1,271,776.72, less $60,000.00 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Fire Protection at $1,211,776.72. The amount of fire tax collected for the year was $367,313.80.

CLASSIFICATION OF EXPENDITURES

Item	1928	1927	1926	1925	1924	1923	1922
Pay roll	$786,600 74	$780,527 29	$664,260 69	$615,811 09	$480,481 98	$535,810 35	$417,023 88
Equipment	121,973 24	103,167 66	101,981 12	130,353 42	139,894 00	127,186 92	44,504 49
Expendable equipment	15,097 52	6,328 39	6,406 00	4,338 76	4,646 75	5,869 55	3,048 16
Travel (inspection)	58,259 25	39,494 42	29,065 24	33,649 18	32,797 35	31,436 73	23,088 33
Improvement work	76,496 09	63,333 45	19,097 63	225,723 85	61,427 30	54,876 42	40,999 77
Extra fire fighting	21,028 90	43,509 13	34,728 85	67,023 32	16,450 78	143,508 13	40,969 67
Express, postage, etc.	16,866 97	20,951 71	30,105 86	39,472 70	33,818 69	28,083 20	9,561 17
Air operations	.....	.....	.....	.....	.....	86,404 71	23,437 84
Maintenance	112,716 04	89,888 11	95,931 36	98,520 56	28,877 18	7,419 24	17,670 45
Miscellany	4,192 22	13,273 84	17,327 48	11,964 07	8,921 53	15,328 44	23,598 77
Gasoline and oil	51,797 50	72,295 61	67,720 04	26,924 17	40,527 77	7,485 69	.....
Rent	6,748 25	7,226 40	5,920 17	7,528 62	7,206 91	5,251 41	.....
Brush-burning	.....	.....	.....	.....	.....	229 00	.....
Advertising	.....	.....	.....	.....	.....	14,066 45	.....
Totals	*$1,271,776 72	*$1,239,996 01	*$1,072,544 44	*$1,261,309 24	$855,050 24	$1,062,956 24	$643,902 63

*Of this total $80,000.00 was transferred in 1925, 1926, and 1927, and $60,000.00 in 1928, to a charge against Forest Ranging to cover air operations in connection with that work.

(4) *Fires*

Once again the season was particularly favourable for forest fire control, no general hazard developing. Not since 1923 has there been experienced what can really be termed a "bad fire year." Serious conditions have developed locally but these have usually been of short duration.

During the past season the "fire weather" was confined largely to the Hudson Inspectorate, where 87,580 acres were burned over or 87.2 per cent. of the total area for the Province for the entire season. This large acreage was practically all accounted for by seven fires which started in May, June and the early part of July, when the weather in the western part of the Province was very dry.

Of this area burned in the Hudson Inspectorate 93.9 per cent. was due to camp fires left by prospectors, tourists, Indians and others travelling in the woods. Of the seven large fires which accounted for the large acreage all but two were beyond the reach of our personnel and equipment, occurring mostly between Cairns and Favourable lakes.

In the remainder of the Province the weather was generally wet, no fires of any kind being reported in some Chief Ranger districts. In fact, in some areas there was so much rainfall that brush disposal and improvement work were repeatedly held up.

The total number of fires for the season was 536 and the total area burned over 100,383 acres, 37.1 per cent. of which was merchantable timber. The total area burned over in the region where control was attempted was 48,633 acres, and 32,720 acres of this total was accounted for by one fire which occurred near Cairns Lake in the District of Patricia.

A number of fires occurred in other districts but these were for the most part limited to very small areas, 121 fires in the Sudbury Inspectorate burning only 2,065 acres.

Considerable advance has unquestionably been made in the matter of fire prevention, detection and suppression, but just how efficient the organization is cannot be determined until another real "fire year" is experienced.

The number of fires caused by campers was high, 21.7 per cent., due to the number attributed to prospectors, tourists and Indians in the Hudson Inspectorate.

Of the total number of 536 fires, 27.2 per cent. were confined to areas of one-quarter acre or less and 77.5 per cent. to areas of ten acres or less.

CLASSIFICATION OF FOREST FIRES

By Month

Month	1928		1927	1926	1925	1924	1923	1922
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
April	35	6.5	14.4	0.9	13.2	9.3	0.8	3.4
May	243	45.3	12.4	43.7	26.7	23.1	34.4	27.4
June	123	23.0	11.1	17.1	5.7	29.1	27.8	19.0
July	59	11.0	14.3	9.4	4.2	14.0	21.1	7.5
August	60	11.2	30.9	24.9	38.0	7.2	11.5	20.8
September	13	2.4	16.1	3.7	11.8	5.9	1.6	11.9
October	3	0.6	0.8	0.3	0.4	6.2	2.8	10.0
November	.....	.....	.....	.....	.....	5.2	.....	.....
Totals	536	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1928		1927	1926	1925	1924	1923	1922
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Settlers	83	15.5	14.9	13.6	14.8	15.4	12.7	16.1
Campers	116	21.7	28.6	23.8	27.7	16.5	12.4	11.9
Railways	98	18.3	8.5	10.6	11.1	16.5	18.5	16.3
Lightning	34	6.3	5.3	5.5	11.8	3.3	5.5	5.1
Logging operations	29	5.4	5.6	5.5	5.5	7.1	4.3	4.1
Smokers	66	12.3	11.7	9.8	.....	.....	.....	.....
Road construction	7	1.3	2.3	3.2	.....	.....	.....	.....
Miscellaneous	36	6.7	3.5	3.5	10.3	9.0	5.7	0.8
Unknown	67	12.5	19.6	24.5	18.8	32.2	40.9	45.7
Totals	536	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Size

Size	1928		1927	1926	1925	1924	1923	1922
	No.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Quarter acre and under	146	27.2	26.8	25.6	30.6	31.0	15.1	23.7
Over quarter to 5 acres	228	42.5	42.9	41.1	35.4	35.1	26.1	29.1
Over 5 to 10 acres	42	7.8	7.2	7.5	6.5	6.7	8.4	6.3
Over 10 to 100 acres	88	16.4	16.7	16.9	14.5	17.8	19.8	19.2
Over 100 to 500 acres	19	3.6	5.0	6.2	7.1	5.9	14.3	12.6
Over 500 to 1,000 acres	4	0.8	1.1	1.4	2.5	1.4	5.0	3.6
Over 1,000 to 10,000 acres	6	1.1	0.3	1.3	3.1	1.5	8.4	4.9
Over 10,000 acres	3	0.6	.....	.....	0.3	0.6	2.9	0.6
Totals	536	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF AREA BURNED OVER

By Month

Inspectorate	April		May		June		July		August		September		October		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson	.....	.....	35,595	40.6	6,485	7.4	45,416	51.9	81	0.1	3	.....	.....	.....	*87,580
Kenora	.....	.....	688	95.3	7	1.0	.....	.....	21	3.0	.....	.....	6	0.7	722
Western	61	0.9	5,478	82.2	46	0.7	90	1.4	985	14.8	.....	.....	2	.....	6,662
Oba	.....	.....	37	5.2	1	0.2	20	2.8	650	91.5	2	0.3	.....	.....	710
Cochrane	.....	.....	.....	.....	13	9.6	119	88.2	3	2.2	.....	.....	.....	.....	135
North Bay	.....	.....	113	89.7	12	9.5	1	0.8	.....	.....	.....	.....	.....	.....	126
Sudbury	32	1.6	1,957	94.8	67	3.2	6	0.3	3	0.1	.....	.....	.....	.....	2,065
Soo	.....	.....	405	56.3	167	23.2	1	0.2	116	16.1	30	4.2	.....	.....	719
Georgian Bay	80	13.6	454	77.2	54	9.2	.....	.....	.....	.....	.....	.....	.....	.....	588
Algonquin	.....	.....	62	68.9	27	30.0	1	1.1	.....	.....	.....	.....	.....	.....	90
Trent	33	3.4	879	89.1	69	7.0	2	0.2	2	0.2	1	0.1	.....	.....	986
Totals	206	0.2	45,668	45.5	6,948	6.9	45,656	45.5	1,861	1.9	36	.....	8	.....	100,383

*51,750 acres were burned in areas beyond the reach of our organization.

CLASSIFICATION OF AREA BURNED OVER

By Origin

Inspectorate	Settlers		Campers		Railways		Lightning		Logging Operations		Smokers		Road Construction		Miscellaneous		Unknown		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres
Hudson.....	88	0.1	82,241	93.9	8	.....	28	.....	.....	.....	.....	.....	.....	.....	74	0.1	5,141	5.9	*87,580
Kenora.....	330	45.7	59	8.1	22	3.1	.....	.....	.....	.....	84	11.7	150	20.8	27	3.7	50	6.9	722
Western....	255	3.8	189	2.8	77	1.2	.....	.....	5,324	79.9	125	1.9	.....	.....	10	0.2	682	10.2	6,662
Oba.....	108	15.2	255	35.9	23	3.2	291	41.0	20	2.8	.....	.....	.....	.....	7	1.0	6	0.9	710
Cochrane....	44	32.6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	27	20.0	64	47.4	135
North Bay..	31	24.6	6	4.7	4	3.2	.....	.....	5	4.0	12	9.5	.....	.....	33	26.2	35	27.8	126
Sudbury....	32	1.5	1,531	74.2	27	1.3	1	.....	24	1.1	387	18.8	55	2.7	6	0.3	2	0.1	2,065
Soo.....	36	4.9	316	43.9	117	16.3	5	0.7	205	28.6	35	4.9	3	0.4	2	0.3	.....	.....	719
Georgian Bay	74	12.6	212	36.1	12	2.0	.....	.....	10	1.7	60	10.2	.....	.....	130	22.1	90	15.3	588
Algonquin...	8	8.9	45	50.0	5	5.6	.....	.....	.....	.....	12	13.3	.....	.....	.....	.....	20	22.2	90
Trent.....	604	61.3	75	7.6	43	4.4	.....	.....	93	9.4	21	2.1	.....	.....	48	4.9	102	10.3	986
Totals..	1,610	1.6	84,929	84.6	338	0.3	325	0.3	5,681	5.7	736	0.7	208	0.2	364	0.4	6,192	6.2	100,383

*51,750 acres were burned in areas beyond the reach of our organization.

AVERAGE NUMBER OF RAILWAY FIRES PER HUNDRED MILES OF LINE THROUGH FOREST SECTIONS

Railway	1928	1927	1926	1925	1924	1923	1922
Canadian National Railways (exclusive of northern line)	1.4	1.7	1.7	2.4	3.3	6.2	*3.2
Canadian Pacific Railway	3.4	1.5	3.5	2.4	2.0	5.3	2.7
Canadian National Railways (northern trans-continental line only)	0.7	.....	1.0	0.3	0.5	2.0	2.4
Temiskaming and Northern Ontario Railway	0.5	2.3	1.9	1.1	3.7	7.3	7.3
Algoma Eastern Railway	1.1	.....	.....	9.4	8.2	1.1	4.5
Algoma Central and Hudson Bay Railway	1.6	3.4	3.3	6.1	4.5	3.0	4.2
Nipissing Central Railway	.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways	2.1	11.2	2.2	7.7	.....	.....	.....
	1.8	1.7	2.2	2.4	2.7	4.9	3.3

*Former C.N.R. and G.T.R. figures combined.

Railway	Per cent. of Total Number of Railway Fires						
	1928	1927	1926	1925	1924	1923	1922
Canadian National Railways (exclusive of northern line)	29.6	39.3	29.7	38.3	50.3	45.9	*36.1
Canadian Pacific Railway	54.1	27.0	46.6	29.7	21.9	32.5	25.3
Canadian National Railways (northern trans-continental line only)	5.1	.....	6.8	1.6	3.0	7.6	13.3
Temiskaming and Northern Ontario Railway	2.0	10.1	5.9	3.1	8.8	9.6	14.5
Algoma Eastern Railway	1.0	.....	.....	6.2	5.1	0.4	2.4
Algoma Central and Hudson Bay Railway	5.1	12.4	9.3	15.6	10.9	4.0	8.4
Nipissing Central Railway	.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways	3.1	11.2	1.7	5.5	.....	.....	.....
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*Former C.N.R and G.T.R. figures combined.

CLASSIFICATION OF FOREST AREAS BURNED OVER

Inspectorate	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Hudson	71	36,767	.....	62	.....	28,431	18	22,252	50	*87,580
Kenora	32	13	.....	352	.....	293	27	13	24	722
Western	51	194	.....	5,595	253	354	55	94	117	6,662
Oba	39	234	3	120	.....	282	.....	63	8	710
Cochrane	7	.....	.....	134	.....	.....	.....	1	.....	135
North Bay	25	.....	.....	5	33	.....	13	32	43	126
Sudbury	121	11	.....	72	201	258	224	706	593	2,065
Soo	41	.....	.....	122	8	97	87	364	41	719
Georgian Bay	32	.....	3	50	26	2	220	181	106	588
Algonquin	23	1	.....	1	5	2	9	61	11	90
Trent	94	.....	15	17	108	39	448	257	102	986
Totals	536	37,220	21	6,530	634	29,758	1,101	24,024	1,095	100,383
1927 totals	924	831	119	4,202	974	4,294	2,041	18,061	5,220	35,742
1926 "	1,110	10,266	2,468	12,866	9,378	17,583	11,303	19,262	5,248	88,374
1925 "	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,543
1924 "	851	24,067	6,592	11,089	12,057	31,760	15,908	42,353	2,190	146,017
1923 "	1,343	567,171	17,398	199,766	112,418	593,415	181,597	424,349	15,034	2,120,148
1922 "	1,021	39,946	6,449	37,416	32,693	46,798	40,325	131,370	11,196	346,193

*51,750 acres were burned over in areas beyond the reach of our organization.

CLASSIFICATION OF FOREST AREAS BURNED OVER

Forest Conditions	1928		1927	1926	1925	1924	1923	1922
	Acres	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.
Timber land	37,241	37.1	2.6	14.4	5.4	21.0	28.0	13.4
Cut-over land (some timber left)	7,164	7.1	14.5	25.2	18.5	15.9	14.7	20.2
Young growth (below six inches)	30,859	30.8	17.7	32.7	29.8	32.6	36.6	25.2
Barren and grass land	25,119	25.0	65.2	27.7	46.3	30.5	20.7	41.2
Totals	*100,383	100.0	100.0	100.0	100.0	100.0	100.0	100.0

*51,750 acres were burned in areas beyond the reach of our organization.

CLASSIFICATION OF LAND BURNED OVER

Inspectorate	Fires burning on one class of land only						Fires burning on both Crown and private land										Totals	
	Crown land			Private land			Originating on Crown land					Originating on private land						
	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Crown land area in acres	Per cent.	Private land area in acres	Per cent.	No. of fires	Area in acres
Hudson	53	87,371	99.8	18	209	0.2	...	...	...	...	...	...	...	...	...	...	71	*87,580
Kenora	15	160	22.2	16	512	70.9	...	...	...	...	...	1	40	5.5	10	1.4	32	722
Western	21	6,285	94.3	25	370	5.6	...	...	...	...	...	5	6	0.1	1	...	51	6,662
Oba	8	543	76.5	31	167	23.5	...	...	...	...	...	...	...	...	...	...	39	710
Cochrane	...	...	...	7	135	100.0	...	...	...	...	...	...	...	...	...	...	7	135
North Bay	12	44	34.9	12	80	63.5	...	...	...	...	...	1	2	1.6	...	...	25	126
Sudbury	32	101	4.9	84	754	36.5	2	850	41.2	350	17.0	3	9	0.4	1	...	121	2,065
Soo	4	117	16.3	37	602	83.7	...	...	...	...	...	...	...	...	...	...	41	719
Georgian Bay	10	197	33.5	21	266	45.2	...	...	...	...	...	1	100	17.0	25	4.3	32	588
Algonquin	16	64	71.1	6	26	28.9	...	...	...	...	...	1	...	...	...	...	23	90
Trent	29	521	52.8	62	429	43.6	1	7	0.7	1	0.1	2	19	1.9	9	0.9	94	986
Totals	200	95,403	95.0	319	3,550	3.5	3	857	0.9	351	0.4	14	176	0.2	46	....	536	100,383

*51,750 acres were burned in areas beyond the reach of our organization.

MEANS OF FIRE DETECTION

Inspectorate	Chief Ranger District	Total Fires	By Air Service		By Towers		By Rangers		By Public	
			Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
Hudson	Red Lake	42	24	57.1	No towers in use		4	9.5	14	33.4
	C.G.R. West	15	4	26.6			..	....	11	73.4
	C.G.R. Central	14	4	28.6			4	28.6	6	42.8
		71	32	45.1			8	11.3	31	43.6
Kenora	Kenora	28	7	25.0			8	28.6	13	46.4
	Minaki	4	2	50.0			1	25.0	1	25.0
		32	9	28.1			9	28.1	14	43.8
Western	Rainy River	18	7	38.9	2	11.1	5	27.8	4	22.2
	Thunder Bay	30	2	6.7	1	3.3	3	10.0	24	80.0
	Nipigon	3	..	....	2	66.7	..	....	1	33.3
		51	9	17.6	5	9.8	8	15.7	29	56.9
Oba	C.G.R. East	9	4	44.4	..	....	..	....	5	55.6
	Longlac	1	..	....	..	....	..	....	1	100.0
	Oba	4	..	....	..	....	..	....	4	100.0
	Franz	5	..	....	1	20.0	..	....	4	80.0
	Hearst	11	..	....	2	18.2	4	36.4	5	45.4
	Kapuskasing	9	..	....	..	....	7	77.8	2	22.2
		39	4	10.3	3	7.7	11	28.2	21	53.8
Cochrane	Smoky Falls	..	..	....	..	....	..	....	..	....
	Cochrane	5	..	....	..	....	2	40.0	3	60.0
	Abitibi	1	..	....	..	....	..	....	1	100.0
	Timmins	..	..	....	..	....	..	....	..	....
	Matheson	1	..	....	..	....	1	100.0	..	....
		7	..	....	..	....	3	42.9	4	57.1

North Bay	Temagami North	2	No aircraft in use		..	....	1	50.0	1	50.0
	Temagami East	7			..	....	4	57.1	3	42.9
	North Bay	16			2	12.5	9	56.2	5	31.3
		25			2	8.0	14	56.0	9	36.0
Sudbury	Foleyet West	4	..	....	..	....	2	50.0	2	50.0
	Foleyet East	6	1	16.7	..	....	..	....	5	83.3
	Temagami West	..	..	....	..	....	..	....	..	....
	Sudbury North	6	1	16.7	2	33.3	1	16.7	2	33.3
	Sudbury South	22	9	40.9	..	....	3	13.6	10	45.5
	Webbwood	75	15	20.0	9	12.0	37	49.3	14	18.7
	Mississagi East	2	2	100.0	..	....	..	....	..	....
	Mississagi West	6	..	....	1	16.7	2	33.3	3	50.0
		121	28	23.1	12	9.9	45	37.2	36	29.8
Soo	A.C.R.	23	1	4.3	5	21.8	1	4.3	16	69.6
	Blind River	18	..	....	4	22.2	5	27.8	9	50.0
	Mississagi South	..	..	....	..	....	..	....	..	....
		41	1	2.4	9	22.0	6	14.6	25	61.0
Georgian Bay	Georgian Bay West	21	..	....	7	33.3	6	28.6	8	38.1
	Georgian Bay East	11	..	....	5	45.4	3	27.3	3	27.3
		32	No aircraft in use		12	37.5	9	28.1	11	34.4
Algonquin	Algonquin North	7			2	28.6	3	42.8	2	28.6
	Algonquin South	16			5	31.3	5	31.2	6	37.5
		23			7	30.4	8	34.8	8	34.8
Trent	Trent	42			22	52.4	8	19.0	12	28.6
	Madawaska	52			24	46.2	1	1.9	27	51.9
		94			46	48.9	9	9.6	39	41.5
	Totals	536	83	15.5	96	17.9	130	24.3	227	42.3

(5) *Permits*

The number of burning permits issued during the season totalled 13,611 for an area of 62,905 acres. It is regrettable, however, that in some districts less than half the permits were made use of. The wet weather made it practically impossible to burn slash in some areas.

STATEMENT OF PERMITS ISSUED

District	Number of Permits						
	1928	1927	1926	1925	1924	1923	1922
Red Lake	129	24	31	99	70	28	23
C.G.R. West	40	103	26				
C.G.R. Central	5	28	.....	.....	.....	.....	.....
Kenora	611	497	179	3	128	362	180
Minaki	44						
Rainy River	29	61	31	19	16	216	39
Thunder Bay	333	433	264	235	100	139	59
Nipigon	4	10	.....	.....	.....	.....	.....
C.G.R. East	42	37	51	95	36	18	.....
Hearst	1,501	1,264	1,804	1,656	1,011	1,000	1,774
Longlac	5	.....	2	.....	.....	50	.....
Oba	24	34	29	11	16	.....	.....
Franz	6	14	5	10	.....	.....	.....
Kapuskasing	2,274	1,245	1,022	1,187	668	531	587
Smoky Falls	.....	84	76				
Cochrane	2,637	2,871	2,506	2,486	1,815	1,480	2,497
Abitibi	.....	5	65	157	2	2	61
Matheson	1,236	1,482	1,603	1,515	1,275	1,122	2,126
Timmins	1,034	1,173	1,407	1,212	580	406	754
New Liskeard	.....	.....	836	637	408	361	.....
A.C.R	51	72	97	82	18	10	.....
Blind River	134	298	164	126	100	36	6
Mississagi South	2	3	.....	.....	.....	.....	.....
Foleyet West	43	59	58	3	34	11	.....
Foleyet East	185	163	175	169	102	1	.....
Mississagi West	22	77	67	20	15	1	.....
Mississagi East	12	26	18	12	9	.....	.....
Webbwood	169	322	183	162	119	25	16
Sudbury North	15	18	16	36	173	36	.....
Sudbury South	540	766	580	411	149		
Temagami West	12	11	14	19	.....	.....	.....
Temagami North	951	765	294	253	200	.....	387
Temagami East	139	223	395	174	86	11	48
North Bay	724	829	971	691	360	61	46
Georgian Bay West	111	87	83	100	.....	.....	.....
Georgian Bay East	155	162	207	159	.....	.....	.....
Algonquin North	29	45	14	33	29	.....	.....
Algonquin South	105	73	103	84	58	.....	.....
Trent	77	57	31	106	24	.....	.....
Madawaska	181	172	59	.....	.....	.....	.....
Totals	13,611	13,593	13,466	11,962	7,602	5,907	8,603

STATEMENT OF PERMITS ISSUED

District	Acreage Covered by Permits						
	1928	1927	1926	1925	1924	1923	1922
Red Lake	109	56	15	416	215	95	26
C.G.R. West	85	189	63				
C.G.R. Central	18	.....	.....	.....	1	.....	.....
Kenora	1,671	3,123	442	2	325	35,006	624
Minaki	5						
Rainy River	378	1,162	2,144	174	57	1,374	331
Thunder Bay	7,777	2,428	993	1,029	463	1,081	1,251
Nipigon	2	110	.....	.....	.....	.....	.....
C.G.R. East	18	19	35	28	25	53	.....
Hearst	7,119	3,358	3,435	3,721	2,311	2,335	3,837
Longlac	.....	.....	.....	.....	.....	64	.....
Oba	7	7	28	1	60	.....	.....
Franz	.....	.....	.....	1	.....	.....	.....
Kapuskasing	13,807	5,085	4,106	4,222	2,351	2,126	2,017
Smoky Falls	.....	72	205				
Cochrane	16,901	5,577	5,623	4,462	4,010	4,348	8,108
Abitibi	.....	4	213	426	.....	1	968
Matheson	5,031	3,251	4,884	5,211	4,573	5,027	7,613
Timmins	2,222	1,812	2,354	2,064	1,421	918	2,591
New Liskeard	.....	.....	2,039	2,154	1,345	1,160	.....
A.C.R.	1,121	269	408	1,257	100	36	.....
Blind River	130	1,199	1,041	1,119	619	294	67
Mississagi South	1	27	.....	.....	.....	.....	.....
Foleyet West	29	1,370	1,008	25	2,959	52	.....
Foleyet East	87	2,280	1,613	3,152	3,402	5	.....
Mississagi West	310	2,373	2,208	2,555	81	408	.....
Mississagi East	26	2,984	2,843	4,741	2	.....	.....
Webbwood	449	7,565	4,125	2,768	2,009	81	66
Sudbury North	14	556	137	293	425	187	.....
Sudbury South	941	5,105	2,089	1,957	6,900		
Temagami West	3	7	27	6	.....	.....	.....
Temagami North	1,272	1,412	319	1,197	303	.....	1,657
Temagami East	217	514	458	819	172	41	196
North Bay	1,366	1,348	1,830	1,384	518	92	103
Georgian Bay West	157	297	201	742	.....	.....	.....
Georgian Bay East	380	456	558	418	.....	.....	.....
Algonquin North	33	15	148	377	719	.....	.....
Algonquin South	141	139	199	121	599	.....	.....
Trent	268	550	111	326	60	.....	.....
Madawaska	810	1,043	86				
Totals	62,905	55,762	45,988	47,168	36,025	54,784	29,455

STATEMENT OF PERMITS ISSUED

Month	Number of Permits						
	1928	1927	1926	1925	1924	1923	1922
April	116	663	100	451	127	.....	.....
May	3,372	2,857	3,580	2,185	849	2,131	1,992
June	4,494	4,641	3,341	2,273	3,614	711	3,034
July	2,581	2,082	2,643	2,172	1,388	1,314	1,502
August	2,139	1,671	2,065	2,484	1,093	1,077	1,580
September	899	1,656	1,672	2,367	528	566	495
October	10	23	65	30	3	108	.....
Totals	13,611	13,593	13,466	11,962	7,602	5,907	8,603

Month	Acreage Covered by Permits				
	1928	1927	1926	1925	1924
April	701	7,138	3,686	7,981	4,956
May	21,435	15,265	13,484	12,397	2,812
June	23,453	13,896	12,020	5,851	10,188
July	9,589	5,662	7,521	7,685	3,546
August	5,796	8,408	4,434	6,667	5,021
September	1,812	4,742	4,800	6,546	9,450
October	119	651	43	41	52
Totals	62,905	55,762	45,988	47,168	36,025

(6) *Equipment*

The use of efficient fire-fighting equipment is of no less importance in forest fire protection than in urban fire protection and considerable expenditure must be incurred each year in this connection.

In some districts the stock of equipment has almost reached the maximum for normal seasons but in the more northern and western areas, where each year sees some new development, the stock must be augmented.

With such a vast area to protect, requiring such a large organization, the replacement of worn-out equipment will always be an important factor.

The following table shows the major equipment purchased during the season and the total in use.

MAJOR EQUIPMENT PURCHASED AND IN USE

Inspectorate	Fire fighting units		Fire fighting hose (feet)		Portable hand pumps		Tents		Blankets (pairs)		Canoes		Small motor boats		Launches		Auto trucks		Railway motor cars		Velocipedes	
	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use	Purchased 1928	Total in use
Hudson	14	54	16,000	101,900	6	89	3	77	50	384	3	56	4	6	2	3	....	....	....	2	1	5
Kenora	3	13	9,000	27,700	6	36	6	21	75	177	3	122	2	2	....	3	1	3	....	....	....	....
Western	1	23	3,200	41,300	12	20	12	39	50	220	15	35	....	....	....	4	1	4	....	3	....	9
Oba	6	33	8,000	77,200	42	192	26	139	56	711	2	67	....	5	....	2	1	3	2	13	....	25
Cochrane	5	30	11,000	63,800	60	165	6	65	30	412	6	62	....	....	....	5	2	11	1	4	....	30
Soo	....	19	5,000	37,900	20	76	....	74	....	430	....	37	....	1	....	1	3	5	....	3	....	9
Sudbury	1	63	3,000	160,900	12	213	10	175	25	1,118	14	162	2	10	1	8	5	8	....	7	....	6
North Bay	1	23	.....	55,300	....	82	15	82	25	601	5	80	....	3	2	9	5	12	....	....	....	21
Georgian Bay	....	16	3,000	34,100	24	98	....	43	25	281	3	45	2	2	1	7	2	7	....	....	....	4
Algonquin	....	10	.....	19,200	6	84	....	61	....	387	1	55	3	3	1	4	1	3	....	4	....	7
Trent	....	6	.....	18,600	....	69	2	18	....	182	....	17	....	....	....	....	1	7	....	1	1	1
Totals	31	290	58,200	637,900	188	1,124	80	794	336	4,903	52	638	13	32	7	46	22	62	3	37	2	117

(7) *Locomotive Inspection*

Two men again devoted their whole time to the inspection of fire protective appliances on locomotives operating within the Fire Districts of the Province.

A total of 1,925 locomotive inspections were made, covering 862 locomotives operating on railway lines under the jurisdiction of the Board of Railway Commissioners for Canada, the two inspectors having appointments as officers of the Board. In addition, 112 inspections were made of Temiskaming and Northern Ontario Railway locomotives and 38 inspections of logging locomotives, 2,075 inspections in all.

LOCOMOTIVE INSPECTION

Railway	Number inspected — Times					Total No. Locomotives	Total number inspections							Inspections showing defects	Percentage defective						
	1	2	3	4	5 and over	1928	1928	1927	1926	1925	1924	1923	1922	1928	1928	1927	1926	1925	1924	1923	1922
C.P.R.	180	98	58	41	39	416	918	805	739	799	851	860	815	5	0.5	1.2	0.8	0.5	1.9	2.3	5.8
C.N.R.	196	84	50	49	41	420	925	915	962	988	1,001	856	*681	14	1.5	0.8	1.8	0.5	1.5	2.7	*3.5
A.C. & H.B.R.	....	8	5	4	3	20	65	19	20	45	45	29	45	.....	....	....	....	....	....	....	2.2
A.E.R.	....	....	4	2	....	6	17	15	18	21	15	15	22	.....	....	....	....	4.8	....	6.6	....
N.C.R.	....	....	....	....	....	....	.....	.....	3	3	8	.....	.....	.....	....	....	....	33.3	....	....	....
Totals	376	190	117	96	83	862	1,925	1,754	1,742	1,856	1,920	1,760	1,563	19	1.0	1.0	1.3	0.6	1.6	2.5	4.6

Average cost per inspection: 1928, $1.74; 1927, $1.78; 1926, $1.91; 1925, $1.78; 1924, $1.80; 1923, $1.88; 1922, $1.61.
*Former C.N.R. and G.T.R. figures combined.

(8) *Improvements*

Advantage was taken of the wet season to push forward the lookout tower and telephone system and the completion of several necessary buildings. A total of twenty-six steel towers and over four hundred miles of telephone lines were erected.

The use of wireless as a means of communication has been most satisfactory. Four stations were installed in the District of Patricia in 1927 and these were added to during the past season, stations being opened at Swain's lake, Savant lake and Fort Hope.

In such a remote district, with no other means of communication, it was inevitable that a demand would be made for the transmission of private messages through these wireless stations which were intended primarily for forest protection. So great became this demand that it was found necessary last season to inaugurate a charge system for all private messages. The revenue derived from this source is practically sufficient to carry the wireless service.

In addition to the wireless stations in operation in the District of Patricia two stations were installed in Temagami Forest Reserve, one at the Chief Ranger Headquarters at Temagami and the other thirty miles distant at a steel lookout tower on Maple mountain in Rorke Township.

PERMANENT IMPROVEMENTS

Completed to October 31st, 1928

Cabins	256
Storehouses	51
Boathouses	28
Combined Storehouses and Boathouses, etc.	10
Bunkhouses	35
Offices	13
Garages	41
Other Buildings	58
Hose Towers	36
Wooden Lookout Towers	137
Steel Lookout Towers	68
Permanent Telephone Lines (miles)	1,942
Temporary Telephone Lines (miles)	136

(9) *Air Operations*

Aircraft continue to be an important supplement to the regular organization as a means of fire control. With increasingly better means of ground detection, however, aircraft are becoming of less importance as a means of detection and of increasing importance as a means of transportation, especially in the more remote areas.

During the past season machines were located as follows:—

Goldpines	2 H.S.2 L's.
Sioux Lookout	3 H.S.2 L's.
	2 Moths.
Kenora	1 H.S.2 L.
	1 Moth.
Fort Frances	1 H.S.2 L.
Shebandowan Lake	1 H.S.2 L.
Orient Bay	1 H.S.2 L.
Longlac	1 H.S.2 L.
Oba Lake	1 H.S.2 L.
	1 Moth.

Remi Lake	1 Moth.
Sault Ste. Marie	1 Moth.
Biscotasing	1 Moth.
Sudbury	2 Moths.

(10) *Hazard Disposal.*

A special effort which was made to dispose of the great amount of slash which has been accumulating in the clay belt region during the last few years met with considerable success. In some districts special crews of men were employed to handle particularly bad slashes but ordinarily settlers were encouraged to dispose of their own slash.

In addition to the above bad hazards were disposed of along travelled routes and around some northern settlements.

(11) *Travel Permits*

The practice was continued of requiring persons to obtain travel permits before entering certain sections of Temagami and Mississagi Forest Reserves and before travelling along the Ferguson Highway between Cook's Mills and Latchford.

A total of 15,406 travel permits were issued during the season, 224 of these being for Mississagi Forest Reserve, 1,565 for Temagami Forest Reserve and 13,617 for the Ferguson Highway.

The permits issued for the highway all covered automobiles, one permit to a car, so that these 13,617 permits probably covered over 40,000 people.

(12) *Meteorological Studies*

The Dominion Meteorological Service provided daily special weather forecasts throughout the fire season which were of great value. This service also continued to co-operate in a study to determine the relationship between different weather factors and forest fire hazards.

(13) *Miscellaneous*

A considerable amount of aerial photography and mapping was undertaken to provide more accurate information on topography and forest types. Reliable information of this kind is particularly important for forest fire suppression.

Further experiments were carried out in connection with the development of landscape maps for use in lookout towers. These experiments warrant the conclusion that a satisfactory map of this type is possible.

An effort was also made to determine the possibility of classifying by aerial survey the different ground covers on the basis of relative inflammability. No conclusions are yet possible in this connection.

II.—Report of the Director of Air Service

Introduction.

The season of 1928 was the most successful yet enjoyed by the Provincial Air Service of the Ontario Government. In 1927, the Moth seaplane was introduced as an addition to the existing equipment for detection duties.

This type of aircraft proved so successful that in 1928 a further five machines of this type were added, making a total of nine.

In order that the equipment of the service might be further brought up to date, purchase was made of the De Havilland 61 float seaplane powered with a Bristol Jupiter engine of 500 h.p. This machine carries eight passengers, baggage and equipment, fuel for five hours and a range of some 550 miles at cruising speed.

The usefulness of a machine of this type is at once apparent as it means that it can be employed for transporting rangers, pumps and equipment to remote parts of the province, which ordinarily would be outside the range of the existing types of machines of the Service.

In addition, complete dusting apparatus can be installed and the preliminary tests of this have proved satisfactory.

The Minister of Lands and Forests was flown on an extensive tour of the province in the D.H. 61 machine. This flight covered the areas from Temagami north to Rupert House across James Bay to Albany Post and thence to Red Lake and Woman Lake areas in the Patricia District of the province. Thus in some 14½ hours' flying a vast area of Ontario was covered, an area which by any other means would have taken months.

The H.S.2. L. flying boat still maintains its usefulness for heavy duty work, such as fire suppression duties and transportation.

Organization—Flying Operations.

For the operating season of 1928, an alteration was made in the district administration.

The Central District was dispensed with and the bases previously in this district were absorbed by the Eastern and Western. Headquarters in these districts were at Sault Ste. Marie and Sioux Lookout, respectively. The disposition of aircraft in the Western District was as follows:—

Sioux Lookout	Moths—PA. and OV.
	H.S.2.L.—OG, OK, ON.
Gold Pines	H.S.2.L.—OF, OQ.
Fort Frances	H.S.2.L.—OJ.
Kenora	Moth—PB.
	H.S.2.L.—OP.
Orient Bay	H.S.2.L.—OR.
Shebandowan	H.S.2.L.—PE.

The Eastern District consisted of:—

Sault Ste. Marie	Moth—PC.
Sudbury	Moths—OW and OX.
Biscotasing	Moth—OZ.
Remi Lake	Moth—OY.
Oba Lake	Moth—OU.
	H.S.2.L.—OA.
Long Lac	H.S.2.L.—OI.

Reconditioning.

As in previous years during the operating period, the work of reconditioning aircraft engines, when they became due for their overhaul, was carried out at the base at Sault Ste. Marie. In order that the utmost efficiency may be maintained at this base, all the work in connection with the overhaul of aircraft and engines is supervised by the plant superintendent, who is directly responsible to the director.

As it has been found that in most years some of the operating bases of the Western District are free of ice before it is possible to fly machines away from Sault Ste. Marie, it was decided to keep at least two of the Moth aircraft at Sioux Lookout over the winter months so that they would be available for patrol immediately conditions there permitted.

In order that this might be put into effect, a suitable hangar was built at Sioux Lookout, capable of housing four or five Moth aircraft. Thus at the termination of summer operations, both machines and engines are overhauled there and equipped with skiis, thus being available for winter flying when required.

Detection.

As in previous years, the requisitions for fire detection were controlled by the District Foresters and patrols were carried out according to their requirements.

During the period under review, 1,736.10 hours flying was carried out in connection with fire detection work. The greater part of the time was flown by Moth aircraft though the H.S.2.L. was also employed for this work when fire hazard and other conditions necessitated it.

Suppression.

A very great amount of suppression work was carried out, especially in the western part of the province. A very severe fire in the Cairns Lake District was combated entirely by means of aircraft, as this district was entirely inaccessible by any other means except a long and devious canoe route which would have rendered operations on this fire impossible except by aircraft.

Some 300 odd hours' flying were carried out by aircraft in connection with this one fire. Split canoes were carried out on all H.S.2.L. machines, thereby enabling those fighting the fire to have some means of movement whilst operating in the areas of conflagration.

A considerable amount of suppression work was also carried out by the H.S.2.L. boat stationed in the Long Lac District.

It is thus becoming more evident every year of operation that the suppression type of aircraft is a vital necessity, especially in those parts of the Patricia District inaccessible except by canoe, and where each year sees an increasing traffic of prospectors through the bush, thus considerably increasing fire hazard.

Sketching.

The hours flown during the 1928 season on classification of forest types again showed an increase over previous years. The majority of this sketching was in the Rainy River District and carried out by the machines stationed at Fort Frances and Shebandowan. The temporary base at Eva Lake, which was used in 1927 for this purpose, was again utilized, but only as a refuelling base when occasion and conditions necessitated it.

Photography.

Topographical survey accounted for 163.15 hours.

This figure covers both vertical and oblique photography.

Instruction.

As it was decided that a future policy of the service would be to train its own pilots as far as possible, a winter school of instruction was started at Sioux Lookout. For this purpose Moth aircraft equipped with skiis were used.

Five pupils commenced instruction during the early part of the year. Of these, two were air engineers selected for pilots' training, two observers who had long been associated with the service in this capacity, and one ex-war pilot who had not been enaged in flying for some considerable time.

All five of these pupils successfully graduated from this school and as soon as conditions became favourable in St. Mary's River, further instruction was given them on H.S.2.L. boats and Moth seaplanes.

Other pilots were given refresher courses on the types of machines they were selected to fly for the coming season.

In all, eleven pilots were given instruction and refresher training during the period under review.

The policy referred to above of the Service training its own pilots has proved entirely successful and even if the supply exceeds the demand at any time it enables a pool of reserve pilots to be kept available in cases of emergency.

Special Transportation.

A considerable amount of special transportation was carried out during 1928, a great proportion of which was in connection with the establishing and maintaining of the numerous radio stations that were established throughout the Western District.

Equipment for the construction of these stations was flown to the various bases selected, personnel transported and all their supplies taken in when required.

In addition to this much co-operation was maintained with other Departments, notably, the Departments of Mines, Game and Fisheries, Provincial Police, Department of Health, and the Red Cross Nursing Association. In connection with the latter, nurses were flown into the hospital that was established at Woman Lake.

The Inspector of the Department of Health in one week was transported by air into the mining districts and thus was able to cover his entire territory in the minimum of time. By any other means of transport this would have probably entailed at least a month. Contact was maintained with the officials of the Department of Mines during an extensive tour in the north country and the mineralogical specimens obtained were, as occasion demanded, flown out for despatch to the Department.

Service Flying.

1. *Forced Landings.*—30.35 hours were flown in connection with forced landings of aircraft. As in the previous year unnecessary flying and expense was obviated in this connection by the carrying out of the regulation whereby in the event of a machine not returning to its base a certain number of hours were to elapse before carrying out a search.

2. *Ferrying.*—The total of 345.15 hours was assigned in transporting machines to and from their operating bases.

Conclusion.

The successful termination of the flying operations of 1928 was once again largely due to the whole-hearted support and untiring co-operation given throughout the whole period by the many other services which co-operated with us. In this connection one must especially mention the District Foresters, ranging and observing staff who helped so much towards this end.

The entire personnel of the Provincial Air Service gave of their best in every respect whether ground or flying staff and were ever ready at all hours of the day and night to carry out the requirements of the Service.

The staff at Sault Ste. Marie never failed to keep up with the calls made upon them in maintaining a steady output of engines and equipment necessary for keeping machines in action throughout the whole season and especially during the severe hazard periods. Without their unceasing efforts it would have been well-nigh impossible to have carried on and have produced the results which were achieved.

Operating Statistics.

Attached hereto is a statistical summary which indicates the increasing activity in every phase of the Service's work and which shows the important part it is privileged to play in connection with the preservation of Ontario's forest wealth.

Once again the marked increase in hours flown in connection with operation, administration and inspection was entirely due to the transportation by air of Senior Officers of the Provincial Government, District Foresters and their staff on tours of inspection to the remote parts of the District, which, were it not for the use of aircraft, could not be reached by them in an ordinary course of the summer period.

	1928	1927	1926	1925
Flights.				
Total number of flights	4,130	2,745	1,994	1,312
Average duration of flight	1.47 hrs.	1.76 hrs.	1.46 hrs.	2.06 hrs.
Average miles flown per flight	83	105	115	129
Average altitude	2,354 ft.	2,610 ft.	3,197 ft.	1,990 ft.
Average number of flights per day	17.9	13.8	10.6	6.3
Average number of flights per day per machine on days machines employed	2.55	2.10	2.11	.....
Number of miles flown	342,343	287,305	230,991	165,835
Load.				
Total load-weight carried	4,258,984	3,888,091	3,249,372	2,364,275
Total operating load	3,495,552	3,170,178	2,589,959	1,810,735
Effective or useful load	763,432	717,913	659,413	553,540
Passengers Carried.				
Total number of passengers carried	2,606	2,268	1,636	1,214
Average number of passengers per flight	.63	.82	.82	.9
Average number of passengers per machine	172	119	102	71
Total number of passengers and personnel carried	8,938	7,195	5,624	3,938
Machine days, one machine for one day, machines employed	1,614	1,307	944	763
Fair weather machine days, machines available and idle	754	661	793	932
Machine days, machines available and weather unfit for flying	805	615	797	805
Total number of machine days supplied by the Service	3,173	2,583	2,534	2,500
Number of times one machine unserviceable one day	161	84	117	229
Total possible machine days in the season	3,334	2,667	2,651	2,729
Number of patrols requisitioned	1,540	1,261	821	553
Number of times machines unable to complete patrol on account of machine trouble	16	12	20	15
Service patrol efficiency	95.2	96.85	95.59	91.61
Machine patrol efficiency	98.95	99.05	97.55	.....

EFFICIENCY PROVINCIAL AIR SERVICE OPERATIONS, 1929

Month	Requisitioned	Attempted	Completed	Completed same day but delayed	Not completed same day	Percentage completed uninterrupted	Percentage completed same day but delayed	Mechanical causes	Weather
March	13	13	13	..	..	100.00	....	..	..
April	9	9	9	..	..	100.00	....	..	..
May	221	221	217	..	4	98.20	1.80	..	4
June	291	291	270	2	19	92.75	0.62	4	17
July	296	294	269	3	22	91.50	1.00	5	20
August	346	343	321	1	21	92.50	.27	3	19
September	246	242	233	2	7	96.28	.82	3	6
October	118	118	108	3	7	91.52	2.54	1	9
	....	....	....	..	..	.....	....	..	..

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

	1928		1927		1926		1925	
	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.
Fire Detection	1,736.10	28.4	2,170.53	44.7	1,957.44	55.4	1,440.40	52.5
Fire Suppression	1,717.55	28.1	948.00	19.5	640.17	18.1	155.45	5.7
Sketching	583.20	9.5	523.00	10.8	142.56	4.0	244.42	8.9
Photography	163.15	2.7	173.00	3.6	99.25	2.8	53.15	1.9
Special Transportation	185.10	3.0	127.10	2.6	194.50	5.5	197.40	7.2
Observers' Instruction	.....	....	31.55	.07	17.14	0.5	26.50	0.9
Forced Landings	30.35	0.5	17.50	.04	29.25	0.8	36.04	1.3
Ferrying (to and from Bases)	345.15	5.6	240.25	4.9	234.36	6.6	330.41	12.0
Operation, Administration and Inspection	1,016.20	16.6	426.00	8.8	62.10	1.8	62.05	2.2
Dusting Operations (Muskoka)	20.10	0.3	.....	....	.....	....	.....	....
Test Flights	117.35	1.9	65.30	1.3	42.55	1.2	47.27	1.7
Flying Instruction and Demonstration	192.55	3.0	137.05	2.8	117.50	3.3	144.48	5.7
	.....	....	....	..	.....	....	.....	....

III.—Report of Liaison Officer

During the season of 1928, operations carried out fall under four headings, viz.:—

1. Aerial Forest Type Mapping.
2. Aerial Photographic Survey.
3. Radio Communication.
4. Miscellaneous Investigations.

1. Aerial Forest Type Mapping.

Two projects of this class were worked on during the past season, (a) in the Rainy River, (b) in the Sudbury and North Bay Districts. Of these, the Rainy River comprising an area of 3,500 square miles completed forest typing in connection with the Rainy River Watershed Survey, which was commenced in 1927. One hundred and seventy hours were used on this operation, one flying boat being employed for the season and operating, first, from Fort Frances and later from a base established on Shebandowan Lake, approximately seventy miles west of Port Arthur. Forest typing in the Sudbury District was mainly undertaken to provide information for the Branch estimating parties, working in the northwest section of the Timagami Reserve. Some twenty-two townships were covered and seventy-one hours flying used in this work. In addition, when opportunity afforded, work was carried out on a section of the North Bay District, lying between the T. & N. O. Railway and the Ottawa river. This latter being a district operation was secondary to work on the Timagami area mentioned above and was only carried out when weather was unsuitable for survey flying over this area. Some 360 square miles were covered in this latter work and approximately fifty-one hours flying used. Flying for both these operations was undertaken from Bear Island Timagami, this being the nearest suitable base. One machine was employed from early in July until the end of the season.

From the experience of this year, it would be much more satisfactory, if for future work on this area, provision could be made for a machine to operate from Mettagami Post. This will, however, necessitate the establishment of mooring facilities at this point, as there is no adequate natural protection.

2. *Photographic Survey.*

Four major survey projects, based on Aerial Photography, were undertaken during the past season. Three of these utilized oblique photographs and one vertical. All were district projects, the districts involved being the Hudson, Oba, Sault Ste. Marie and North Bay.

In the Hudson District, it was proposed to prepare a detailed map, based on vertical photographs of the area adjacent to all railway lines in the district. It was considered that such a map would be extremely useful in the control of railway and other fires occurring on the right-of-way. As the machine capable of doing this to best advantage, the D.H. 61, was engaged in a variety of other work and was not fitted for photograph when delivered by the company, delays were inevitable. Added to this was the drawback of a very unfavourable season. As a result, only a small portion of the operation was completed.

In the Oba District, a railway right-of-way map, prepared from photographs taken during the season of 1927, was checked by aerial sketching and ground examination. In addition, some weaker sections of the Branch's aerial survey

of the Pukaskwa Area were photographed, and in certain portions additional information added by sketching. Both of the above operations were completed.

In the Sault District, it was proposed to survey a tier of townships lying adjacent to the Mississaga Reserve and extending along the south and southwest boundaries. Owing to the impossibility of allotting suitable flying for this operation, except in the early spring and late fall, when machines were respectively leaving and returning to the hangar, this operation was not entirely completed.

In the North Bay District, it was proposed to prepare a map of all of the district lying north of the Timagami Lakes and west of the T. & N.O., with the exception of those settled townships in the Haileybury clay belt. Eighty per cent. of this area has been covered, but here again unfavourable weather prevented completion.

On the whole, weather during the past season has been very unfavourable to Aerial Survey, rain and cloudy weather having been above average over the majority of the Provincial Fire Districts. This is indicated by a drop in the proportion of survey flying, as shown in flying records for the current season, and also by the fact that despite a larger allottment of personnel and machines than in 1927, only two out of six major survey operations were completed.

In addition to interfering with proposed survey schedules, however, weather conditions in the past season have also served to emphasize the advantages which a better type of aircraft would provide. This arises from the ability of such aircraft to take advantage of a greater proportion of available survey weather. Since neither aerial sketching nor photography can be carried out until the machine has reached a certain position and altitude, some portion of all survey flying—even under ideal weather conditions—is non-effective. Under adverse weather conditions and with relatively poor performing aircraft, this wastage is at a maximum. Figures can be readily prepared to show that the increase in the effective time will more than offset the cost of higher grade aircraft for survey work.

Apart from weather conditions, however, Aerial Survey enjoyed a most successful season. This resulted from the fact that for the first time since the beginning of Departmental Flying, personnel and machines were specially allotted for this work. It is recommended that this arrangement be continued.

3. *Radio Communication.*

As a result of last year's experience, three new stations were installed in the Hudson District, bringing the total in this area to seven. Beginning with July 1st, all western stations were put on a commercial basis and up to October have collected sufficient revenue to make radio communication self-supporting in this district. Records show that these charges have not decreased the amount of *bona fide* traffic; they have to a great extent weeded out indiscriminate messages, however, to the benefit of the whole operation. It is also worthy of note that this service supplied at cost to the public has not interfered with the Branch's use of the radio service, Branch messages having received priority over all other traffic at all times. It has been decided to keep four stations in operation over winter, in order to accommodate the mining development in the Red Lake District.

In addition to this service in the Hudson District, two stations were established this year in the North Bay District, to provide communication between Timagami Ranger Headquarters and Maple Mountain Tower. This is the Branch's first radio tower communication installation. Communication was

maintained at all times, with the exception of one series of three minor interruptions of several hours' duration each, shortly after communication was opened. In this connection, it may be worthy of note that these sets which were designed to operate over a distance of not more than seventy-five miles have consistently operated over the 600 miles separating Sioux Lookout from Timagami.

Records show that total traffic for the season has increased by 401 per cent. or from 58,239 words in 1927 to 233,855 in 1928. Tables attached show traffic of the Hudson District up to the close of the present fiscal year.

In order to develop this service properly, it will be necessary to provide permanent space for storage, testing and construction. This space should be in Toronto.

4. *Miscellaneous Investigations.*

In addition to the above-mentioned operations, two minor projects have been carried on during the past season. Of these, the more fully developed is the project to provide a photographic horizon map for lookout towers. Maps of this type which would serve as a connecting link between a standard tower table map and the actual appearance of the landscape as seen from the tower, are of importance since the number and use of towers is rapidly increasing. Investigation of the possibilities of this work have now gone far enough to warrant the conclusion that a satisfactory solution is possible. Details of apparatus and procedure are, however, still unsettled and since much of the work depends on suitable photographic weather, their completion is uncertain. Field work for the past season was carried out in co-operation with the North Bay office from the Timagami lookout tower. The second project of potential importance was undertaken for the Sudbury office, to determine the possibility of mapping different classes of ground cover on the basis of relative inflammability. In particular, it was desired to determine the possibility and the extent to which this work could be carried out, by aerial survey methods. Two townships were partially completed, but, owing to the unfavourable season and shortage of survey flying, no conclusive tests could be made.

COMMERCIAL TRAFFIC

June 1st to October 31st

Stations	Words Transmitted	Words Received	Total Words
Sioux Lookout, CFB	46,091	51,880	97,971
Red Lake, CFJ	18,183	16,893	35,076
Woman Lake, CFI	7,284	11,561	18,845
Gold Pines, CFG	9,016	17,619	26,635
Swain's Lake, VE9BD	940	660	1,600
Savant Lake, VE9BG	23	150	173
Fort Hope, VE9BH	826	440	1,266
Totals	82,363	99,203	181,566

Total, Commercial Traffic..... 181,566

NON-COMMERCIAL TRAFFIC (*Classified*)

Station (License Call)	June 1st to October 31st									
	Number of Words Transmitted					Number of Words Received				
	A	B	C	D	Totals	A	B	C	D	Totals
Sioux Lookout, CFB.	9	225	6,773	1,664	8,671	402	1,144	9,362	1,258	12,166
Red Lake, CFJ.....	26	.....	2,165	585	2,776	14	55	1,656	234	1,959
Woman Lake, CFI...	21	335	1,354	218	1,928	.....	161	1,263	32	1,456
Gold Pines, CFG....	426	1,185	5,276	1,185	8,072	231	765	6,707	1,786	9,489
Swain's Lake, VE9BD.....	.....	194	537	.....	731	.....	437	278	24	739
Savant Lake, VE9BG	.....	45	1,200	.....	1,245	.....	.....	417	.....	417
Fort Hope, VE9BH..	.....	94	1,885	13	2,110	.....	59	457	14	530
Totals.....	482	2,878	19,190	3,665	25,533	647	2,621	20,140	3,348	26,756

Total, Non-Commercial Traffic..... 52,289

COMPARISON OF TRAFFIC

1927 - - - 1928

In Words

Total, Traffic—All Stations

1927	1928	Per Cent. Increase
58,239	233,855	401%

Traffic for Same Period and Same Stations

1927	1928	Per Cent. Increase
58,239	320,435	450%

IV.—Reforestation

Provincial Forest Stations:

St. Williams (Norfolk County).
Orono (Durham County).
Midhurst (Simcoe County).

Provincial Transplant Nurseries:
Sand Banks (Prince Edward County).
Kemptville (Grenville County).
County Forests.
Private Forests.
Northern Plantations.
Demonstration Plots.
Private Planting.
Seed Collecting.
Summary of Trees Planted Permanently.
Summary of Nursery Stock for Planting 1929.
Income.

St. Williams

Station No. 2, situated seven miles from headquarters, has during the current year, been the scene of active establishment. Although the progress of this station may warrant individual consideration, the two nurseries will be reported upon collectively for the purpose of simplicity.

During the fall of 1927 and winter of 1928, a small staff was retained for the purposes of carrying on maintenance work. When the weather premitted, outside operations included silvicultural activities. Twenty-five acres of scrub oak country were cleared of inferior growth permitting white oak and white pine to remain standing. At Station No. 2 there were thirty-two acres of similar sites treated in a like manner. The purposes of these improvement cuttings may be said to be three-fold, in that they remove all ill-formed, diseased and otherwise inferior trees, provide an example for the proper handling of such areas, and prepare new planting sites on which extensive reforestation of superior species may be effected.

When inclement weather prohibited outdoor work, the staff found sheltered employment, constructing shipping crates, extracting and cleaning seed, painting and repairing all tools, implements and other equipment. In addition to these various inside occupations in excess of one-half million Carolina poplar cuttings were manufactured during the dormant season. This latter winter work is most essential, as it is imperative that cuttings be made not later than February in order that the end cuts have time to heal over before the cuttings are planted in the spring.

Nursery operations commenced on April 2nd, rather later than in former years. In addition to the permanent staff, 106 temporary labourers were taken on strength, eighty-eight men at Station No. 1, and eighteen operatives at the Turkey Point Nursery. Lifting of nursery stock for permanent distribution immediately proceeded.

(1) *Nursery Operations*

(*a*) *Fertilizers.*

Forty acres of the transplant section were sown to soy beans in late June, and a top dressing of ten tons per acre of decomposed manure was applied after seeding. The beans were inoculated with a nitro culture, which proved exceptionally effective in producing nitrogen-forming nodules on the root fibres. An excellent crop of soy beans resulted over the entire area. These were ploughed down as green manure in August after which the land was lightly "top" worked until late fall. Twenty tons per acre of well rotted manure were again spread

on the same area on which it is planned to line out transplants next spring. These two applications of manure coupled with the green crop should create a high state of soil fertility, and produce No. 1 nursery stock for 1930 distribution.

No lime was applied this year, and only a modest quantity of dried blood, acid phosphate, and bone meal was considered necessary. Quantities used were as follows: Manure, 430½ tons; blood, 3,400 pounds; phosphate, 7,500 pounds; bone meal, 1,400 pounds.

(*b*) *Seed.*

Seed gathered during the year totalled 85 bushels scotch pine, 175 bushels jack pine, walnuts 638 bushels.

Since the Angus Seed Extracting Plant has been extended, and a seed storage vault erected at that point, the greater quantity of seed in storage is held at the place of extraction.

Present seed on hand at the Norfolk Forest Station:—

Species:	Weight in Pounds
White Pine	185
Red Pine	40
Scotch Pine	57
Jack Pine	21
White Spruce	196
Norway Spruce	320
Sitka Spruce	10
Hemlock	79
European Larch	10
Balsam	104
Austrian Pine	12
	1,034

(*c*) *Seed-beds.*

CONIFERS

Species	Origin	When Sown	Number of Beds Sown	Total Seed Sown	
				Pounds	Ounces
White Pine	Simcoe Co.	Nov. 2	253½	253	8
Red Pine	Simcoe Co.	Nov. 30	596½	447	7
Scotch Pine	Scotland (Rafn)	May 3	4	2	...
Scotch Pine	Finland (Rafn)	May 3	4	2	...
Scotch Pine	Sweden (Rafn)	May 3	12	6	...
Scotch Pine	Sweden (Rafn)	Nov. 2	45	28	2
Scotch Pine	Norfolk Co.	Nov. 5	84	61	5
Jack Pine	Norfolk Co.	Nov. 7	210½	157	13
Austrian Pine	Sweden (Rafn)	May 3	8	8	...
Pitch Pine	Sweden (Rafn)	May 3	4	2	...
Mugho Pine	Sweden (Rafn)	May 3	5	1	14
Silver Fir (A. con.)	Sweden (Rafn)	May 3	2	1	...
White Spruce	North Bay	Nov. 29	275½	172	5
Norway Spruce	Norfolk Co.	Nov. 9	119	119	...
Norway Spruce	Simcoe Co.	Nov. 29	28	17	8
White Cedar	Simcoe Co.	Nov. 9 & 29	120	99	7
White Cedar	Simcoe Co.	May 3	30	22	8
Pyramid Cedar	T.P. compacta, Q.V.R.	May 3	1	8	8
Red Cedar	Simcoe Co.	Nov. 14	14½	91	7
European Larch	Sweden (Rafn)	Nov. 1	20	20	...
Korean Larch	Sweden (Rafn)	Nov. 1	18	18	...
Siberian Larch	Sweden (Rafn)	Nov. 1	10	10	...
Balsam	Simcoe Co.	Nov. 1	15	15	...
			1,879½	1,564	12

Deciduous		When Sown	Number of beds sown	Total Seed Sown	
Species	Origin			Pounds	Bushels
Soft Maple	Simcoe Co.	June 13	In belts	495	...
Elm	Simcoe Co.	June 22	In belts	76	...
White Ash	Simcoe Co.	Oct. 29	In belts	326	...
Basswood	Simcoe Co.	Oct. 10	In belts	200	...
Black Cherry	Simcoe Co.	Oct. 10	In belts	160	...
Hard Maple	Simcoe Co.	Oct. 31	In belts	292	...
Red Oak	Simcoe Co.	Nov. 5	Drills	40	...
White Oak	Simcoe Co.	Nov. 5	In belts	40	...
Hickory	Simcoe Co.	Nov. 5	Drills	50	...
Walnut	Norfolk Co.	Nov. 5	Drills	...	638
Black Locust	Norfolk Co.	Nov. 15	Drills	11	...
				1,690	638

(*d*) *Transplanting.*

The following trees were lifted from seed-beds and lined out in transplant beds:—

White Pine	863,000
Red Pine	1,142,000
Scotch Pine (Swedish)	555,000
Scotch Pine	282,000
Jack Pine	520,000
White Spruce	1,770,000
Norway Spruce	743,000
Sitka Spruce	2,000
White Cedar	146,000
Red Cedar	6,000
Japanese Larch	105,000
European Larch	360,000
Austrian Pine	2,000
Hemlock	9,000
Tamarac	3,000
Poplar Cuttings	148,000
Willow	5,000
Red Pine (filling in)	600,000
	7,261,000

(*e*) *Stock on Hand.*

Nursery stock on hand for 1929 distribution is as follows:—

Conifers	Number	Hardwoods	Number
White Pine	1,000,000	Soft Maple	308,000
Red Pine	1,060,000	Hard Maple	16,000
Scotch Pine	600,000	Manitoba Maple	1,000
Jack Pine	400,000	Elm	285,000
White Spruce	1,000,000	White Ash	170,000
Japanese Larch	307,000	Walnut	9,000
Norway Spruce	462,000	Red Oak	39,000
White Cedar	90,000	Rooted Poplar	38,000
Balsam	30,000	Poplar Cuttings	600,000
		Willow Cuttings	5,000
		Black Locust	34,000
		Black Cherry	33,000
		Birch	11,000
		Basswood	2,000
Totals	4,949,000		1,551,000
	1,551,000		
Grand Total	6,500,000		

In addition to the above totals representing available permanent planting stock for the spring of 1929, there remain 19,072,000 trees in various stages of development.

(2) *Improvements*

Satisfactory progress has been made at Turkey Point, now described as Norfolk Forestry Station No. 2. This station is only seven miles distant from Headquarters, and a good gravel road connecting the two points, accessibility by motor is but a question of a few moments.

The staff comprises head foreman, one assistant foreman, teamster and sixteen men. When additional help is required, men from Station No. 1, or Headquarters, are transferred by truck. This has been found to be a satisfactory procedure, and during 1928 has been consistently practised.

Approximately one mile of first class gravel road (three loads in a place) has been constructed on Station No. 2 this year. In addition to this, Turkey Point hill has been cut down further, concrete gutters built on either side of the roadway and the grades turfed with twitch grass sod.

Another very bad section of road, known as "Gibson's Gully," was widened from ten feet to twenty-four feet, cribbed, graded and gravelled. Permanent road signs were established throughout the property.

Three buildings were erected at Station No. 2 Headquarters, viz., barn forty feet by sixty feet, an implement shed and workshop combined, thirty feet by sixty feet, and a drive shed twenty-eight feet by forty-eight feet. These buildings were all built to meet maximum requirements, and are of first-class construction.

Several parcels of land lying within the original property, have been acquired this year, squaring out the area into one solid block of approximately 1,627 acres of Crown land.

(3) *Permanent Planting*

Stock of this kind supplied for planting in different parts of the province totalled 4,904,000 in the spring of 1928. The number planted on the two Forestry Stations in Norfolk County amounted to 363,700, making a total of 5,267,700 supplied for permant planting.

Twenty-five acres of cut-over land on Station No. 1 were planted to jack pine. In addition to this, all fail places in plantations already established were filled in.

Reclamation work at Station No. 2 entailed the planting of 240,000 conifers and 16,000 hardwoods.

The first step toward establishing permanent experimental plantations was made during the fall of 1928. With the exception of plantings carried out on blowing, hillside, and other hazardous sites where erosion from wind and water is imminent, the entire area at Station No. 2, other than that retained for nursery work, has been surveyed into standard two-acre plots. Each plot is 264 feet by 330 feet in size. Sixteen experimental plots—an area covering 32 acres—were planted this fall, and comprise the white spruce group.

The need of such experimental plantations has been long felt. Accurate records are kept as to cost of planting material, cost of establishment, and subsequent management. With such information at hand it will be possible to not only authoratively advise prospective planters, but they will be able to actually see how the different plantations are responding to the various soils, sites and planting systems, and relate existing conditions to their own particular projects.

(4) *Protection*

Animal.

The most effective way to keep mice away from nursery areas rests with cleanliness. An accumulation of leaves, pine needles, and other debris, provides an excellent nesting place for such rodents, that can do a great deal of damage if not impeded. Mice are particularly fond of tree seed, and can get away with an alarming quantity. They are also profusely given to girdling.

As a preventative measure in this respect, the practice of cleaning out all hedges, and raking up litter about the nursery, particularly the seed-bed area, has been rigidly adhered to and has proved of merit.

Squirrels are also a nuisance. During an off nut year they are exceptionally active in girdling, especially Scotch pine, and in seed thieving. A general clean-up around the productive area, and shooting the arboreous rodents themselves, seems to be most effective.

Snaring and shooting rabbits has been effective in reducing damage from this source to a minimum.

Insects.

I am pleased to report that insect damage during 1928 has not been serious. The white pine weevil persists, however, and demands consistent combating.

Three men under supervision made a detailed inspection of all white pine plantations, removing weeviled pine leaders, which were afterwards deposited in tightly screened containers. An accurate count of the number of infested trees is now kept with a view of acquiring information from year to year as to the degree of damage, and whether we are gaining ground in this preventative effort.

Disease.

Several jack pine plantations went off colour this year. The foliage turned a sickly pale yellow, and needle drop was abnormal during the months of September and October. Mr. A. W. McCallum, Forest Pathologist, of Ottawa, made a two-day inspection of the Forestry Station, and after careful investigation stated that he could discern no evidence of a pathological disturbance that might account for the discoloration of the jack pine. These plantations in question will be the subject of further observation.

An outbreak of white pine blister rust was discovered within one mile of the nurseries on domesticated currant bushes. The owner has kindly co-operated with us and has destroyed his plants. Three (approximately) forty-year-old pine standing about 150 feet from the diseased currant bushes are dead, two others dying. These trees are being removed.

Members of the family ribes have again been eradicated on and about the Forestry Station. A count of the number of bushes dug up has also in this case been kept. Work in this connection has been carried out much more intensively than in former years.

Scotch Pine Gall.

Inspection was made this year for evidence of Scotch pine gall. This disease was found on widely separated trees, and has not assumed alarming proportions. How it has occurred at all is a mystery, as no alien nursery stock has been imported for over fifteen years. All trees infected badly were cut out and burned, while, where but one or two galls were found, these were removed, and the trees marked for further observation.

(5) *Woodlot Improvement*

The primary object of woodlot improvement as enacted during the late fall of 1928 had in view the removal of all inferior species as a preparatory measure for the reinstatement of such species that were potentially adapted to existent site and soil conditions. With reference to both stations, Nos. 1 and 2, black oak predominates, having come in after pine lumbering. Thickly dispersed stumps of large diameters indicate a one-time heavy stand of pine. The present scrub oak growth will never amount to anything of extensive value, as practically 90 per cent. of the trees are fire-scarred or diseased. An occasional black oak does manage to get away to a fair development if situated in depressions or pockets where the soil is relatively fertile. For the greater part, however, it is felt that our soils possess consistent properties potentially adapted to the successful production of red and white pine.

During 1927 and 1928, 69.4 acres of scrub oak country were subjected to cutting. All members of the black oak family were cut out. Log sizes were converted into planking, while the smaller trees were sawn into fuel wood, yielding approximately 800 cords of 16-inch stove wood. At Station No. 2, Turkey Point, 25 acres of similar oak land were cleared up, giving a yield of 264 cords of No. 1 fuel wood.

Since there is quite an extensive local market for firewood, the sale of this wood more than covered the cost of labour entailed. Aside from this satisfactory condition, the real object, however, is to remove the poor type of woodland that prevails, and reforest the cleaned up area with species suited to the site.

Of course, healthy specimens of white pine and white oak are allowed to remain, in fact, from 25 to 50 trees to the acre of these species is considered advantageous to the development of the plantation.

One special feature worthy of note, in that it probably initiates a method of procedure in this country as regards woodlot improvement, entails the leaving of clumps or islands of trees, for the purpose of providing natural fertilizer from leaf drop. As far as possible these clumps, varying from one-eighth to half an acre in size, are restricted to the apex of knolls and ridges. The tree clumps which are left serve as a wind-break, a fire preventive, and, furthermore, increase the distance or extent of leaf distribution. Although such clumps are not left so as to be diagramatically arranged, an effort is made to leave enough of them that they will be sufficiently close to each other to be effective in "leaf mulching" the entire intervening areas which have been more or less clean-cut and on which tree-planting is to be carried out.

(6) *Publicity*

Several addresses given at community gatherings appear to be bearing fruit when one considers the interest shown, and number of enquiries received regarding private reforestation projects.

Through the co-operation of various chambers of commerce in south-western Ontario the principles and values of tree-planting are being forcibly presented to private individuals, municipalities and counties.

A comprehensive planting scheme is now in progress of being drawn up in Norfolk County. Through the offices of the reforestation section of the local chamber of commerce, options are being procured on abandoned farms suitable for reforestation. Three exhibits were shown last fall at county fairs, and two at flower shows under the Horticultural Society. Requests for additional exhibits

in 1929 indicate an increased appreciation of the work being done, while applications for planting material directly traceable to exhibition activities warrant an aggressive continuation of same.

Organized picnics, comprising several hundred persons in many cases, visited the Forestry Station during 1928, and were shown over the property by trained guides. It is estimated that in excess of 10,000 people totalled the year's visitors. The delightful Spring Lake Park provided adequate recreation grounds for all, where a booth was at their disposal, fresh water available, stoves to facilitate cooking, while stationary tables accommodated individual parties of varying sizes ranging from five to one hundred.

A small library, situated in the park, replenished with pertinent literature on reforestation, and circulars of a descriptive nature, provides a means by which small unattended parties may inspect the property, and by referring to such guides be in a position to more intelligently understand the intricacies of the work that is being carried on.

Orono

Weather conditions throughout the year have been unfavourable to nursery operations. A severe drouth in the spring, just as germinating was getting under way, caused very severe losses in the seed-beds, while a cold, wet summer with continued immoderate precipitation this fall, resulted in poor growth throughout the year in both transplant and seed-bed lines.

(1) *Nursery Practice.*

(*a*) *Fertilizers.*

Green manures were used extensively where possible. A very successful catch of sweet clover was ploughed under, as well as crops of fall rye and buckwheat. In addition, the following fertilizers, other than green manures, were applied during the year:—

Manure Tons	Dried Blood Lbs.	Acid Phosphate Lbs.	Sulphate of Ammonia Lbs.	Muriate of Potash Lbs.
200	1,000	1,500	400	800

(*b*) *Seed.*

No seed in storage.

(*c*) *Seed-beds.*

During the year a total of 931 coniferous seed-beds were sown and 475 bushels of hardwood seed were planted. In addition 225 bushels of hardwood seed were stratified for spring sowing.

Species	Origin	When sown	No. of beds sown	Amount of seed sown per bed		Total amount of seed sown		No. of bush.
				lbs.	oz.	lbs.	oz.	
Jack Pine	Simcoe	Spring	20	.....	12	15	.....	.....
Jack Pine	Simcoe	fall	64	.....	6	24	.....	.....
Red Pine	Simcoe	spring	55	.....	12	41	4	.....
Red Pine	Northern Ontario	fall	295	.....	12	221	4	.....
White Pine	Simcoe	spring	35	1	8	37	8	.....
White Pine	Simcoe	fall	173	1	8	259	8	.....
Scotch Pine	Norfolk	fall	52	.....	10	33	12	.....
White Cedar	Simcoe	fall	60	.....	12	45	.....	.....
Norway Spruce	Imported	fall	18	1	8	27	.....	.....
Norway Spruce	Imported	fall	55	.....	12	41	4	.....
White Spruce	Northern Ontario	fall	107	1	.....	107	.....	.....
European Larch	Imported	fall	7	1	4	8	12	.....
White Ash	Simcoe	fall	Bands	.....	.....	.....	.....	58
Basswood	Simcoe	fall	Beds	.....	.....	.....	.....	16
Butternut	Simcoe	fall	Dibbled in	.....	.....	.....	.....	2
White Elm	York	summer	Bands	.....	.....	.....	.....	10
White Hickory	Simcoe	fall	Dibbled in	.....	.....	.....	.....	2
Hard Maple	Prince Edward	fall	Dibbled in	.....	.....	.....	.....	1
Hard Maple	Simcoe	fall	Bands	.....	.....	.....	.....	5
Red Maple	Simcoe	summer	Bands	.....	.....	.....	.....	6
Silver Maple	York	summer	Bands	.....	.....	.....	.....	25
Burr Oak	York	fall	Dibbled in	.....	.....	.....	.....	1
Grey Oak	York	fall	Dibbled in	.....	.....	.....	.....	1
Walnut	Durham	fall	Dibbled in	.....	.....	.....	.....	44½
Walnut	Simcoe	fall	Dibbled in	.....	.....	.....	.....	277

(*d*) *Transplanting.*

In the spring 2,146,000 conifers and 105,000 hardwoods were transplanted as follows:—

White Cedar	296,000
Red Pine	46,000
Scotch Pine	876,000
White Pine	390,000
Norway Spruce	96,000
White Spruce	442,000
White Ash	50,000
Silver Maple	55,000
	2,251,000

(*e*) *Stock.*

The following nursery stock is on hand for spring shipment:—

CONIFERS

Species:	Number	
White Pine	790,000	
Red Pine	740,000	
Scotch Pine	890,000	
Jack Pine	190,000	
White Spruce	310,000	
Norway Spruce	170,000	
White Cedar	377,680	
		3,467,680

HARDWOODS

White Ash	550,000	
Butternut	1,650	
Black Cherry	700	
White Elm	175,000	
Silver Maple	320,000	
Hard Maple	84,000	
Red Oak	1,500	
Walnut	1,200	
Carolina Poplar	25,000	
White Willow	25,000	
		689,050
Grand Total		4,156,730

In addition to the foregoing there are also 6,550,000 other trees in various stages of growth in the nursery.

(2) *Improvements.*

Building operations this year were largely confined to the completion of and putting the finishing touches on those structures erected last year in connection with the irrigation installation.

We had the misfortune to lose by fire the lunch-room which had been adapted from the old farm house on the property. We had no fire-fighting equipment and, as the fire was at midnight, the building was a total loss although fully covered by insurance. This loss greatly inconvenienced us throughout the year. A start was made in the replacement of the building by a combined office, lunch-room and store-room, 36 feet by 26 feet. The foundations were dug and concrete walls built.

Waggon roads were opened through the south section of the nursery property and all other roads graded and gravelled. The main bridge on the approach from the village was raised eighteen inches by jacking up the timbers and pouring a slab of cement of that thickness on top of the abutments. The road was then graded to that height.

On the bush lot in Manvers township, 775 rods of wire fence 7, No. 9 gauge, 48 inches high was built with seven gates, on main trails and opening into separate blocks. Five hundred rods of old fence was rebuilt or repaired. As before steel posts were used throughout, with the exception of brace and corner posts which are of oak.

The irrigation system has occupied a major portion of the time consumed on construction work during the year. At the close of 1927, a 10,000 U.S. gallon wooden tank on 100 feet of steel, was erected, all mains were laid and hydrants, etc., established. This work was completed on January 17th and immediately put into operation.

(3) *Permanent Planting.*

No additions were made to nursery demonstration plantations. The only activity in this direction was confined to maintenance and the refilling of fail places.

(4) *Protection.*

Twenty-foot fire-guards were opened up on the fence lines on the two hundred-acre bush lot and all roads and trails are being opened up as an additional protection.

A party of two men were engaged in the vicinity of the nursery during the summer in ribes eradication. Wild currants and gooseberries for a space of one half mile on all sides of the nursery were pulled out by the roots and destroyed. Three plantations in the vicinity of the nursery are infected with white pine blister rust, varying in degrees of severity.

(5) *Woodlot Improvement.*

Improvement cuttings were carried out in the two hundred-acre bush lot belonging to this nursery and situated in Manvers Township. A considerable number of "wolf trees" and trees of inferior species were felled, cut into cord-

wood lengths and piled. Young hardwood growth was cleared of the entanglement of slash and pine poles and conifers reproduction were thinned. A large number of sound pine tops were skidded out of the bush, limbed and piled in full length pieces for sale as "light wood."

(6) *Publicity.*

The exhibit at the fall fairs was greatly curtailed again this year, owing largely to transportation difficulties. Our exhibit does not lend itself readily to other than truck carriage and as we have no truck available and there was a scarcity of trucks of sufficient size for hire we confined ourselves to exhibits at Orono and at Norwood in Peterborough County. At the latter place especially our exhibit was viewed with greater interest than ever before.

As on previous occasions we have received the greatest co-operation from the Agricultural Representative for Durham County, whose work brings him constantly into touch with prospective planters. A small exhibit of trees, with an appropriate card, was also used to embellish the Durham and Northumberland Counties' exhibit at the Canadian National Exhibition.

The fact that this publicity work is yielding results is seen in the requests of the Durham County and Peterborough County Agricultural Representatives for lecturers to give a talk on reforestation at the agricultural short courses in their respective counties this winter.

Midhurst.

(1) *Nursery Operations.*

(*a*) *Fertilizers.*

As soon as a crop of trees has been removed from a compartment, the land is well cultivated and a green manure crop is sown to build up the soil and give the land a rest. This is usually peas, soy beans, or sweet clover. After a legume crop has been ploughed under, a coat of well decomposed manure is applied and cultivated well into the soil, forcing the weed seeds to sprout. In addition the following fertilizers were applied during 1928:—

Manure	840 tons
Lime	8 "
Ground Blood	100 lbs.
Bone Meal	1,270 "
Acid Phosphate	2,539 "
Nitrate of Soda	3,175 "
Ammonium Sulphate	370 "
2–8–10	500 "
4–8–10	500 "
Muriate Potash	137 "
Sulphate of Potash	155 "
Carbonate of Potash	100 "
Tankage	450 "

(*b*) *Seed.*

No seed in storage.

(*c*) *Seed-beds.*

On account of the late fall it was not found advisable to start planting seed-beds until November 3, 1927.

CONIFERS

Species:	Beds sown fall, 1927	Beds sown spring, 1928	Total beds	Total Lbs.	Total Ozs.
Red Pine	652	4	656	492	4
White Pine	133	80	213	242	8
Norway Spruce	59	21	80	60	6
White Spruce	40	33	73	48	7
Jack Pine	...	34	34	15	2
White Cedar	31	..	31	24	2
Scotch Pine	16	4	20	13	5
European Larch	...	7	7	6	2
Hemlock	...	1	1	1	6
Red Cedar	...	..	...	46	6
Totals	931	184	1,115	950	....

HARDWOOD

Species:	Total amount of seed Bushels
Red Oak	30.0
White Ash	13.0
Hard Maple	11.0
Walnut	10.0
Butternut	10.0
White Elm	10.0
Silver Maple	5.0
Red Maple	5.0
Basswood	1.0
Birch	.1
Rock Elm	.1
Total	95.2

(*d*) *Transplanting.*

CONIFERS

Red Pine	1,623,076
White Pine	738,360
White Spruce	480,505
Norway Spruce	329,460
Scotch Pine	262,096
White Cedar	216,000
Jack Pine	28,400
Red Cedar	1,500
Total	3,679,397

Species:

(*e*) *For Distribution 1929.*

CONIFERS Species:		HARDWOODS Species:	
Red Pine	1,412,926	Red Oak	17,904
White Pine	767,116	Silver Maple	15,989
Norway Spruce	285,875	Elm	7,245
Scotch Pine	244,671	Walnut	6,446
White Spruce	188,875	Hard Maple	5,160
Jack Pine	57,063	Black Cherry	2,000
Total	2,956,526	Total	54,744
			2,956,526
Grand Total			3,011,270

Nursery stock in other stages of development 12,420,247.

(2) *Improvements.*

Due to changes in the highway and the addition of new property, over one mile of fence was erected and an equal amount left over for another year. All fence posts used were grown on the property and the butts creosoted.

All compartments were rearranged into two-acre blocks, with the long sides of the compartments at right angles to the prevailing winds, and the narrow ends opening on the new highways.

During the year 4.6 miles of hedges were planted, 1.2 miles of which were white cedar and the remainder spruce. The cedar was planted chiefly along Highway No. 26 and along the fences of the main line of the Canadian Pacific Railway. The spruce was planted chiefly as boundaries for compartments and internal roads.

It has been found necessary to give the seed-bed ground a year and a half rest by growing a legume crop before again planting to seed-beds. This has meant the changing of the seed-bed ground from a three to a four-year rotation. For this reason, new seed-bed areas had to be piped with 4-inch mains. Altogether 2,000 feet of mains were laid.

In the season of 1927-28 a total of 1,150 feet of field tile were laid. Most of this was needed to drain spring-holes and low spots in good fields.

During the year seven parcels of land totalling 261 acres were added to the station as follows:—

TOWNSHIP OF VESPRA

Con. 5, Lot 11, E. ½ portion	15.0 acres
Con. 5, Lot 11, W. ½ portion	.75 "
Con. 5, Lot 12, N.E. portion	14.6 "
Con. 5, Lot 13, E. ½ portion	100.0 "
Con. 6, Lot 10, W. ½ portion	100.0 "
Con. 6, Lot 12, S.E. ¼ portion	27.2 "
Con. 6, Lot 13, N.E. ¼ portion	3.45 "
Total	261 "

This brings the total acreage of the Provincial Forest Station up to 1,191 acres.

In acquiring the above new property, there was one brick house, one small frame house, one large barn and a smaller one added to those now possessed. The large barn was moved a distance of one mile on four logging sleighs to the headquarters group of buildings in March. During the summer this was raised on a foundation. The board siding was taken off and used for mow bottoms and was replaced by corrugated iron siding. The smaller barn was moved to an inconspicuous position and is being fitted up to hold several teams so that they can be fed at noon without bringing them back to the stables.

Some repairs were made to the two newly acquired houses, such as new roofs, evetroughs, etc. A new headquarters house with office attached was built to the east of the present headquarters buildings. The lower story is of brick veneer and the upper story of stucco.

A small portable gyproc building 10 feet by 12 feet was made to be used for moving to whatever part of the property that large numbers of men will be employed for any length of time. It will be used as a shelter in case of rain and a place where the men may eat their dinners with a saving of much time in walking to and from the headquarters. The building formerly used as an outer

office and men's eating house, was raised and a cellar dug beneath it. The office was enlarged and the rest of the building converted into a tool house. Seven portable lavatories were built as well as twenty-eight bird houses.

Since the property is traversed with highways and the main line of the Canadian Pacific Railway passes through it, it has been necessary to pay more attention to beautification.

The lawns in front of the houses have been improved and clumps of trees and flower plots have been started where they will most impress the tourists and visitors.

Old rail, stump and wire boundary fences have been removed and replaced with better and stronger wire fences. All unsightly objects are being removed or else covered from view by planted trees. The land adjoining the pump-house has been improved in appearance and laid out as the future park.

(3) *Permanent Planting.*

A new piece of property consisting of one hundred acres adjoining Highway 26 was laid out into two-acre compartments. These are being permanently planted with different species and mixtures at different spacings, so that it will be a large experimental forest, with no two blocks exactly the same.

The following species were planted:—

Species:	Number
Red Pine	23,100
White Pine	4,000
Scotch Pine	3,200
European Larch	2,420
White Spruce	900
Jack Pine	300
Total	33,920

During the spring the output of the Nursery for permanent planting was 2,604,810.

(4) *Protection*

All plantations were thoroughly inspected during the summer. A few isolated patches infested with pine-needle eating caterpillar were sprayed and all pine leaders infected with the white pine weevil were destroyed.

The poplar cankers (Hypoxylon pruniatum) which attacks large-toothed poplars up to ten inches D.B.H., continues to kill hundreds of trees through this part of the country. Trees affected with this disease are removed on this station as soon as they are detected. A few small patches of pine-needle eating caterpillars were again discovered this year and destroyed.

There were very few cases of pines being affected with weevils. Those that were affected were Scotch pine and their leaders were removed and placed in screened barrels.

All fire-guards were kept clean and several guards along the railway track and highways were widened and stumped.

On account of the drive by the Department of Agriculture and the township councils against weeds in the County of Simcoe, a special effort was made this year to keep the property in as clean a condition as possible. This was a difficult task because of the rainy summer and the abundance of weed seeds in the soil of newly acquired property.

(5) *Woodlot Improvement*

During the winter, whenever the swamps were in such a condition that horses could not be driven through them, the men were employed in improving the existing woodlots by cutting out dead and defective trees and thinning out the suppressed trees in dense stands. Ten acres of swamp land composed of spruce, balsam, tamarack and popular were so treated and five acres of highland pine and mixed hardwood with some scattered trees in new plantations yielded twenty-five cords of fire-wood besides 640 fence posts and 12.4 M.Bd.Ft. of lumber.

In addition to the above work, many stands containing poplar that had been thinned in previous winters were again gone over and all poplars showing signs of cankers were removed.

(6) *Publicity*

The Provincial Forest Station exhibit, last year created so much interest that it was decided to continue sending it to fairs. This year the following fall fairs were visited: Midland, Oro, Coldwater, Orillia, Barrie, Collingwood, Elmvale, Alliston, Bolton, Bradford and Cookstown.

In addition to the above, the following townships' school fairs were visited—Tay, Waubaushene, Sunnidale, Innisfil, Essa, West Gwillimbury, Vespra, Oro, Adjala, Tossorontio, North Nottawasaga, North Orillia, Morrison and South Nottawasaga.

This year saw a great increase in the use of the Forestry Station as a community centre. Several large conventions came to Midhurst during the year. The Forestry Recreation Club composed of the employees, their families and neighbours, again operated an open air hockey and skating rink, and on July 2nd conducted a large baseball tournament on the athletic grounds.

Sand Banks

Seven acres of rooted poplar and cuttings were planted on the banks. Experiments were also continued with straw, sweet clover and brush, and eighteen rods of new plank fence were erected.

Nursery stock for distribution 1929 amounts to 92,000 conifers, 17,000 hardwoods and 108,000 cuttings.

Kemptville

Trees were distributed locally from this nursery but the few thousand which it contains are wholly inadequate for the demand which is required for this section of the province.

Nursery stock on hand for distribution in 1929 amounts to 115,000.

COUNTY FORESTS

Four new county forests were established during the year. Two of these, Orr Lake and Durham, were commenced by counties which already had forests, namely, Simcoe and the united counties of Northumberland and Durham.

The following trees were planted:

Hendrie (Simcoe County)

White Pine	129,600
Red Pine	7,500
Larch	5,000
	142,100

Vivian (York County)

White Pine	75,000
Red Pine	80,000
Scotch Pine	5,000
White Spruce	5,000
Larch	11,000
Cuttings	10,000
	186,000

Northumberland (Northumberland and Durham)

White Pine	45,000
Red Pine	47,000
Soft Maple	1,000
Elm	1,000
Ash	1,000
	95,000

Uxbridge (Ontario County)

White Pine	75,000
Red Pine	75,000
Scotch Pine	23,000
Jack Pine	8,000
White Spruce	6,000
Larch	7,000
	194,000

Durham (Northumberland and Durham Counties)

White Pine	50,050
Red Pine	30,600
Scotch Pine	60,150
Larch	10,100
	150,900

Larose (Prescott and Russell Counties)

White Pine	37,000
Red Pine	35,000
Scotch Pine	50,000
Jack Pine	25,000
	147,000

Victoria (Victoria County)

White Pine	59,400
Red Pine	33,000
Scotch Pine	50,000
Jack Pine	41,000
White Spruce	10,000
	193,400

Orr Lake (Simcoe County)

White Pine	84,000
Red Pine	105,000
Jack Pine	4,000
	193,000

PRIVATE FOREST

Osler

White Pine	60,000
Red Pine	12,000
Scotch Pine	44,000
	116,000

NORTHERN PLANTATIONS

Planting in the northern districts was extended this year and seven new areas were commenced. These, with the number of trees planted in each, are as follows:

Sand Dam (Nipissing)

White Pine	150,000
Red Pine	12,000
Jack Pine	17,000
	179,000

Nairn (Sudbury)

White Pine	100,000
Red Pine	20,000
Jack Pine	25,000
Scotch Pine	20,000
	165,000

Abinger (Lennox and Addington)

White Pine	150,000
Red Pine	13,000
Jack Pine	17,000
	180,000

Kirkland (Algoma)

White Pine	142,000
Red Pine	35,000
Scotch Pine	40,000
Jack Pine	8,000
	225,000

Rock Lake (Nipissing)

White Pine	175,000
Red Pine	15,000
Scotch Pine	50,000
	240,000

Lost Channel (Parry Sound)

White Pine	100,000
Red Pine	10,000
Jack Pine	10,000
White Spruce	5,000
	125,000

Little Blackstone (Parry Sound)

Trees—Red Pine	10,000
Seed—Jack Pine	250 lbs.

Demonstration Plots

New plots established:

	Trees planted	
Angus	19,500	
Ardbeg	21,000	
Bobcaygeon	12,500	
Bowmanville School	6,375	
Coldwater	3,000	
Durham Highway	5,000	
East York	9,100	
Grand Valley	7,620	
Guelph Highway	5,000	
Lindsay (Motor Camp)	10,950	
Midland	3,500	
Middleton	17,500	
Orillia Highway (8 plots)	4,500	
Picton	4,500	
Preston	12,550	
Streetsville	13,000	
Thistleton	52,900	
Trenton	23,000	
Trowbridge	1,575	
Vespra	16,560	
Warkworth	7,000	
Woodstock	9,000	
		265,630

Additions to plots previously established:

Albemarle	12,000	
Beeton	5,200	
Colborne	3,500	
Darlington	1,000	
Guelph College	800	
Hanover	35,500	
Mono	16,000	
Mulmur	10,000	
Uxbridge	5,000	
		89,000
Grand Total		354,630

PRIVATE PLANTING

In the spring of 1928, 4,800 people secured trees from the Forestry Branch totalling in all, 7,777,600.

Seed Collecting

The following seed was collected during the year:

Species:	Quantity in Bushels
White Pine	242 4/8
Red Pine	363 6/8
White Spruce	6,564 5/8
Scotch Pine	117 6/8
Jack Pine	1,858 7/8
Red Oak	87 1/8
White Cedar	81 1/8
Sugar Maple	47 7/8
Butternut	42 7/8
Walnut	1,600
Basswood	47 3/8
White Ash	133 1/8
Norway Spruce	529 1/8
Hemlock	61 6/8
Black Cherry	51
Yellow Birch	2/8
Hickory	5 5/8
Tamarac	1 5/8
Balsam	16 5/8
Red Cedar	5 6/8
Douglas Fir	1 5/8
Grey Oak	2 2/8
White Oak	2 7/8
Mountain Ash	13 5/8
Soft Maple	113
Elm	21
	12,013 1/8

SUMMARY OF TREES PLANTED PERMANENTLY

Place	Conifers	Hardwoods	Cuttings	Totals
Private Planting (reforestation and windbreaks)	7,102,000	477,600	198,000	7,777,600
Demonstration Plots	317,585	22,045	15,000	354,630
Northumberland Forest	95,000	.....	.....	95,000
Vivian Forest	176,000	.....	10,000	186,000
Hendrie Forest	142,100	.....	.....	142,100
Uxbridge Forest	194,000	.....	.....	194,000
Larose Forest	147,000	.....	.....	147,000
Durham Forest	150,900	.....	.....	150,900
Victoria Forest	193,400	.....	.....	193,400
Orr Lake Forest	193,000	.....	.....	193,000
Private Forests	116,000	.....	.....	116,000
Sand Dam Plantations	179,000	.....	.....	179,000
Nairn Plantations	165,000	.....	.....	165,000
Abinger Plantations	180,000	.....	.....	180,000
Kirkwood Plantations	225,000	.....	.....	225,000
Rock Lake Plantations	240,000	.....	.....	240,000
Lost Channel Plantations	125,000	.....	.....	125,000
Little Blackstone Plantations	10,000	.....	.....	10,000
St. Williams	302,700	61,000	.....	363,700
Midhurst	33,920	.....	.....	33,920
Sand Banks	.....	4,760	.....	4,760
Angus	433,000	69,000	.....	502,000
Totals	10,720,605	634,405	223,000	11,578,010

SUMMARY OF NURSERY STOCK FOR PLANTING, 1929

Nursery	Conifers	Hardwoods	Totals
St. Williams	4,949,000	1,551,000	6,500,000
Orono	3,467,680	689,050	4,156,730
Midhurst	2,956,526	54,744	3,011,270
Sand Banks	92,000	125,000	217,000
Kemptville	100,000	15,000	115,000
Totals	11,565,206	2,434,794	14,000,000

V.—Forest Surveys

Three projects constituted the forest survey programme for 1928.

First—The completion of the Rainy River survey commenced in 1927.

Secondly—The preparation of a forest type map and an estimate of the standing timber on fifty-eight six-mile townships situated mostly in the western part of the Timagami Forest Reserve and known as the Timagami West Forest Survey.

Thirdly—Forest Investigation (*a*) The Loch Lomond Watershed Survey, vicinity of Fort William (*b*) in addition to the above and in conjunction with the Timagami West Forest Survey, investigations were carried on as in the Pic River Survey of 1926 and the Rainy River Survey of 1927 on the growth of spruce and jack pine.

Rainy River Survey

Included in the Rainy River Forest Survey is a tract of country situated in parts of three districts—Rainy River, Kenora and Thunder Bay, and confined by the height of land forming the drainage basin of Rainy river. This tract has an area of 6,147 square miles exclusive of Quetico Park, all licensed areas and all areas within surveyed townships.

Owing to the large amount of territory to be examined it was considered too great a proposition for one year's effort. In 1927, 3,679 square miles of this tract was examined and reported on, and in 1928, a survey was made on the remaining area. With the completion of this survey it is intended that a report be made describing the whole tract.

The survey of 1928 was confined to Crown lands having an area of 2,497 square miles and is divided into two main blocks, the western and the eastern.

The western block having an area of 1,225 square miles is confined on the west and north by a height of land, dividing the drainage of Rainy lake from that of the English river; on the east by the Sixth Meridian run by Patton, 1921, and on the south by Redgut bay, a bay of Rainy lake.

The eastern block with an area of 1,243 square miles extends east from the Rainy River-Thunder Bay boundary line to the height of land dividing the drainage of Rainy lake from that flowing east to Lake Superior, and south to the international boundary line.

The object of the survey was to:

1. Classify the area with regard to existing forest types and age class conditions.

2. Prepare a supplemented and improved map of the physiographic features.

3. Make an estimate of the available pulpwood and timber resources.

4. Make general studies in immature stands to obtain some idea of their development and potential value.

For this purpose a personnel of fifteen men organized into two parties were placed in the field with a Forester in charge. The work of the field parties was done in co-operation with that of aerial sketching and as maps were prepared by direct sketching from the air showing improved waterways and isolating different forest types, they were turned over to the field parties. With the aid of these improved maps the ground work was more efficiently planned

The method of running eleven-foot strips at right angles to the topography and at half mile intervals was used over the greater part of the area. In stands where white and red pine occurred and in others where the forest conditions warranted it, the intensity of the survey was increased by reducing the interval between strips and increasing the width of strip.

The field work began on the first of June and continued until the twenty-second of September. A party of three remained in the field until the fifteenth of October to complete the work on scattered areas left by the field parties.

Physiography and Drainage

The Western Block.—This whole area drains directly to Rainy lake at four main points, Northwest bay, Manitou sound, Northeast bay and Redgut bay. The country is dotted with numerous large lakes joined by short rivers which are usually shallow and fast flowing. The many lakes not only suggest that the country is well drained but also emphasizes the rugged irregular topography of frequent high rocky ridges and deep valleys that characterize this area.

The Eastern Block.—The Canadian National Railway might be used as a line dividing the areas drained by the Seine and Namakan rivers, these being in general the two drainage systems of the Eastern Block. The area has a comparatively even topography. This fact and other conditions such as long stretches of winding river, frequent occurrences of low swamp land, that are noted throughout the area, would indicate a country poorly drained.

As detailed results of this year's survey are not as yet available, it is intended here to treat the forest conditions in a general way. In viewing the western and eastern extremes of a large drainage basin, abrupt changes in physiography and drainage conditions reflect similar changes in the forest.

In the Western Block there is still evidence that at one time the rugged ridges and deep valleys common in this part supported large stands of white and red pine. In the past these species have been harvested in quantity and are still being removed but repeated fires in recent times have reduced the available supply and have laid waste a considerable section of this block which now comes under the headings of second growth, young growth and burn unclassified. In the immature stands ranging up to sixty years of age, jack pine is the dominating species. Spruce, balsam, poplar and white birch are always present in varying quantities. Cedar of rather poor quality occurs in scattered localities.

Although the forest conditions in the Eastern Block show clearly the effect of fires, the great difference in comparison to conditions in the Western Block is the result of poorer drainage. Further evidence of this is seen in the increased area occupied by swamp land and pure spruce stands, and in general of mature stands in which spruce is the dominating species. The remainder of the forest cover is classified as second and young growth and burn unclassified.

Timagami West Forest Survey

As mentioned previously the whole survey involved the examination of fifty-eight townships but of these thirty-six were reported on as to forest types and age classes and an estimate made of the standing timber by townships and watersheds. The total area comprises slightly over 798,000 acres made up of the following townships—Aylmer, Amyot, Asquith, Browning, Brunswick, Burrows, Cabot, Churchill, Connaught, Cotton, Doyle, Emerald, Fawcett, Fraleck, Garibaldi, Gouin, Hassard, Hazen, Hodgetts, Howey (west half), Kelvin, Kemp, Leask, Londonderry, MacMurchy, Mattagami, Miramichi, Mond, Natal, Ogilvie, Parkin, Sheard, Stetham (north half), Stull, Togo, Unwin and Valin.

Field work commenced May 28th and up to August 1st, fifteen men or two parties were employed. For the balance of the season or until September 22nd there were twenty-three men or three parties. The party working on the Loch Lomond watershed finished their work the latter part of July and were transferred to the Timagami West District thus forming the third party.

The method of the survey was in general similar to that employed in other years. It differs, however, in the intensity of the ground work. As aerial sketch maps were only prepared for parts of the area the maps were constructed from the field strip data. Splendid results can be obtained in this way especially since the township lines afforded control and check lines. Furthermore, having more strips per township considerably increases the accuracy of the estimate when applied to smaller timber types. Strips were consistently run at one half mile intervals and varied from eleven to thirty-three feet in width. Eleven feet was used in pulpwood and second growth stands and thirty-three feet for the lumber species. In many cases the two widths were combined on the same strip.

For the field operations and subsequent office work the cost was 1.6 cents per acre.

Forest Description.

Physiography.—The whole tract lies in a height of land country. Proportionately thirty-three per cent. or 261,000 acres are tributary to the Wanapitei River, twenty-two per cent. or 177,000 acres tributary to the Montreal river and the balance forty-five per cent. or 360,000 acres to the Mattagami river.

Forest Age Classes.—The outstanding feature of this surveyed tract is the high percentage of the area occupied by mature or commercial stands, namely, sixty-two per cent. In no other forest survey made to date and over an area this large has the percentage been as high.

The balance of the tract is made up of second growth eleven per cent., young growth seven per cent., recent burn, i.e., unclassified areas burned over within the past ten years eleven per cent., and waste and water nine per cent.

Timber Estimate.

It is not intended here to state the actual estimate. However, certain features of the estimate do help to describe the country. White and red pine are estimated in feet board measure, jack pine in F.B.M. or cords or ties, and spruce, balsam, poplar and birch in cords.

The estimate of jack pine almost equals that of spruce.

There is five times as much birch as poplar. This feature is indicative of the maturity of the stands, since birch is capable of maintaining itself and poplar is not.

The distribution of the balsam estimate is of interest. This section of the Province has suffered extensively from the ravages of the spruce bud-worm. The epidemic first received the attention of the Dominion Entomological Branch in 1920 when an aerial survey was made to determine the extent of the outbreak. The infested areas appear to be extending in a north and westerly direction. In the Wanapitei and Montreal river drainage basins occupying fifty-five per cent. of the area is twenty-eight per cent. of the balsam estimate, while the Mattagami river drainage area carried seventy-two per cent. of the balsam on forty-five per cent. of the total area.

Forest Investigation.

(*a*) *Loch Lomond Watershed Forest Survey.*—Loch Lomond is situated in the mountainous country which stretches southwest from the city of Fort William and extends into the state of Minnesota. The lake is about five miles from the city and three miles west of Lake Superior. In elevation the lake lies 336 feet above Lake Superior and about 300 feet above the general level of the city of Fort William. The area surveyed comprises the lands owned by the city of Fort William in the Township of Blake, District of Thunder Bay for the protection of the Loch Lomond Watershed.

The city of Fort William obtains its water supply from Loch Lomond which has been referred to by competent authorities as the purest on the continent so that any steps taken to safeguard its purity are well advised. With this in view the city has acquired title to the land within the watershed and recently established the boundary by a survey permanently marking the limits of the lands owned by the city.

During the past season a forest survey was made of the watershed and lands adjoining owned by the city with a view of establishing and maintaining a forest cover which will best preserve the purity and maintain an equalized seasonal supply from the watershed. During the course of the survey the possibility of obtaining revenue from the lands by the cutting of timber for commercial purposes which would not prove detrimental to the water supply was continually kept in mind.

With this general object in view a crew of five men under the direction of a forester commenced the survey on about June the first and completed the field work by August the first, after which two weeks were spent examining some lands lying adjacent to the watershed area. During the course of the survey all points were located in reference to established points on the boundary survey. Control lines were run at two-mile intervals and strips at quarter-mile intervals between the control lines. On control lines elevations were taken with an Abney hand level and contour lines sketched, a 20-foot contour interval was used. On the strips, elevations were taken with a Paulin altimeter which was corrected for variation in normal atmospheric pressure with a stationary instrument in camp. On all control lines and strips a forest type map was kept and tallies of all tree growth were taken by plots at 400-foot intervals along the strips. On completion of the work a topographic map was made showing contours (20-foot contour interval), and also a forest type map dividing the area into blocks which require different treatment to bring about the desired conditions. Accompanying the maps is a report treating with the protection of the area from fire and other destructive

agencies and a description of each forest type as it is at present with recommendations where necessary for its improvement. It is recommended to combine the area into a working plan unit to cover some fifty years which if carried out should approach something like ideal conditions at the end of that time with gradual improvement as the plan progresses.

The role which forests play in watershed protection, the prevention of erosion on steep slopes, the equalization of seasonal flow in the prevention of floods, and the maintaining of the purity of the water is one which is well recognized and about which much has been written. The Loch Lomond forest survey is the first in Ontario to be carried on with the primary object of watershed protection in view. The report of this survey and the visible results which may be expected from the progressive improvement of the forests will have considerable bearing on future developments along this line.

(*b*) *Growth of Spruce and Jack Pine.*—Continuing a study of the growth and yield of spruce and jack pine data was collected in connection with the Timagami West Forest Survey during the past summer. Several plots were measured for growth of spruce. Work is now under way in the compilation of the data for spruce and the construction of general yield tables.

VI—Forest Investigations

Forest Pathology.

During the season forest pathological work was continued with particular reference to the snow fungus on white spruce. It is expected that a complete report will be published at a later date on this investigation.

An extensive survey was also made in the Parry Sound and Muskoka Districts to determine the extent of spread of the white pine blister rust. Evidences of the rust were found throughout the entire area and in the vicinity of North Bay.

Forest Entomology.

Co-operating with the Federal Entomological Branch, two experiments were carried out during the season in connection with the control of dusting from aircraft of (1) the Hemlock Looper (*Ellopia fiscellaria*) in the Muskoka District and (2) the Spruce Budworm (*Cacoecia fumiferana*) in the Sudbury District. Encouraging results were obtained and it is expected that further work will be carried on next season.

LETTER OF TRANSMISSION

To His Honour W. D. Ross,

Lieutenant-Governor of the Province of Ontario.

Sir,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Thirty-eighth Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

Chas. McCrea.

Minister of Mines.

Department of Mines,
Toronto, 1929.

1 M

INTRODUCTORY LETTER

To The Honourable Chas. McCrea,
Minister of Mines.

Sir,—The undersigned has the honour to submit the Thirty-eighth Annual Report of the Department of Mines, issued in seven parts, as follows:—

Part 1

Introductory Letter, by Thos. W. Gibson.
Statistical Review, by W. R. Rogers and A. C. Young.
Classes for Prospectors, by E. M. Burwash.
Mines of Ontario in 1928, by D. G. Sinclair, R. H. Cleland, E. C. Keeley, G. S. Jarrett, A. R. Webster.
Mining Accidents in 1928, by T. F. Sutherland, G. E. Cole, D. C. Sinclair, J. G. McMillan, A. R. Webster.

Part 2

Geology of the Fort Hope Gold Area, District of Kenora (Patricia Portion), by E. M. Burwash.
Geology of the Area between Favourable Lake and Sandy Lake, District of Kenora, (Patricia Portion), by M. E. Hurst.

Maps:

No. 38*a*.—Favourable Lake to Sandy Lake Area, scale 2 miles to the inch.
No. 38*b*-1.—Fort Hope Area, scale 3 miles to the inch.
No. 38*b*-2.—Lake Nipigon to Albany River, scale 4 miles to the inch.

Part 3

The Sudbury Basin Area, by A. G. Burrows and H. C. Rickaby.
Map: No. 38*g*.—Sudbury Basin Area, scale 1½ miles to the inch.

Part 4

Investigations of Non-Metallic Mineral Resources of Ontario, 1928:
General Review of Non-Metallic Mineral Resources, 1928, by W. S. Dyer.
Semi-Commercial Tests on Northern Ontario Fire Clays, by W. S. Dyer and R. J. Montgomery.
Laboratory Tests on Northern Ontario Fire Clays, by R. J. Montgomery.
Ontario Ceramic Exhibit at Chicago, by W. S. Dyer.
A Survey of the Ceramic Industry in Ontario (Interim Report), by R. J. Montgomery.
Limestones of the Moose River and Albany River basins, by W. S. Dyer.
Lignite Coal from Blacksmith Rapids, Abitibi River, by R. E. Gilmore.
Sylvania Sandstone Deposit at Amherstburg, by W. S. Dyer.
Paleozioc Geology of the Albany River and Certain of Its Tributaries, by W. S. Dyer.

Part 5

Natural Gas in 1928, by R. B. Harkness.
Petroleum in 1928, by R. B. Harkness.

Part 6

Oba Area, District of Algoma, by J. E. Maynard.
Boston-Skead Gold-Copper Area, District of Timiskaming, by L. V. Bell.
Geology of the Sapawe Lake Area, with Notes on some Iron and Gold Deposits of Rainy River District, by J. E. Hawley.
Lead and Zinc Deposits, Dorion and McTavish Townships, District of Thunder Bay, by J. E. Hawley.

Maps:

No. 38*c*.—Oba area, scale 2 miles to the inch.
No. 38*d*.—Boston Creek area, scale 800 feet to the inch.
No. 38*e*.—Sapawe Lake area, scale ¾ mile to the inch.
No. 38*f*.—Dorion and McTavish Townships, scale 1 mile to the inch.

Part 7

Cartier-Stralak Area, District of Sudbury, by F. F. Osborne.
Ore Deposits near the North Shore of Lake Huron, by E. S. Moore.
Map No. 38*h*.—Cartier-Stralak area, scale 1 mile to the inch.

Only Part 1 is bound with the Sessional Papers of the Legislature. All parts are available on application to the Department.

Respectfully submitted,

Thos. W. Gibson,
Deputy Minister of Mines.

Department of Mines,
Toronto, 1929.

ONTARIO

PROVINCE OF ONTARIO

DEPARTMENT OF MINES

Hon. Chas McCrea, *Minister of Mines.* Thos. W. Gibson, *Deputy Minister.*

THIRTY-EIGHTH ANNUAL REPORT

OF THE

ONTARIO DEPARTMENT OF MINES

BEING

VOL. XXXVIII, PART I, 1929

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STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1928

By W. R. Rogers and A. C. Young

Introduction

For the first time on record Ontario's mineral production has reached a value of one hundred million dollars. The total for 1928 was $100,083,122 as against $90,283,447 in 1927, the highest record heretofore. This increase of nearly ten million dollars represents a gain of 11 per cent.

As shown in Tables I and II, the mineral production is divided into four main groups: metallics worth $71,267,003; non-metallics, $7,822,641; structural materials, $14,815,814; and clay products, $6,177,664. Increases were noted in all groups, the greatest being 13.8 per cent for metallics.

The most important group, as may be noted above, is metallics, which represents 71 per cent of the total production. In this section the gold mining industry, which includes some silver, was the leading item, accounting for $32,688,818. The value for the nickel-copper industry, which also must be credited with all the platinum metals and a small quantity of gold and silver, was $32,494,723. While the gold dropped slightly more than one million dollars in value, and silver was down by two million ounces despite a more favourable price of the metal, the great increase in nickel-copper output was responsible for the highest metal record in the history of the Province.

Non-metallic minerals showed a very slight gain and may be described as unchanged, although a few of the more important items such as natural gas and salt showed some fluctuation.

Structural materials, due to increased output of cement and lime, and generally to a heavier demand for other materials of construction, showed a rise of more than one-half million dollars.

Clay products, which includes all branches of the ceramic industry using domestic clay as raw material, experienced a most prosperous year, the increase amounting to $324,629. Items showing the greatest advance were sewer pipe and structural tile.

The general prosperity of all sections of the mineral industry in 1928 as outlined above reflects improved business conditions in Ontario, and is an earnest of an era of future expansion.

One outstanding feature of the year was the tendency towards amalgamation or consolidation of companies, more particularly as regards non-metallics and structural materials: e.g., gypsum, lime, stone, sand and gravel. In the metallic field the International and Mond Nickel companies joined forces at the close of the year.

During the present century Ontario's mineral production has grown at a faster rate than that of Canada at large, and this applies more particularly to metals. The growth in millions of dollars is set forth in the comparative table which follows:

	Metals			Total Mineral Production		
	1928	1900	Ratio of Growth	1928	1900	Ratio of Growth
Canada	132.0	11.4	11.6 to 1	275.0	64.4	4.3 to 1
Ontario	71.3	2.6	27.4 to 1	100.0	9.3	10.7 to 1

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1928

Product (tons of 2,000 lbs.)	Quantity	Value	Employees	Wages
METALLIC:		$		$
Gold ... oz.	1,578,433	32,629,111	6,356	9,922,861
Silver ... "	7,171,304	4,156,431	1,035	1,540,840
Copper in matte exported (a) ... tons	13,221	2,776,505	(b) 3,048	4,706,919
Nickel in matte exported (a) ... "	18,856	6,788,315		
Copper, metallic and in concentrates, exported ... lb.	40,164,606	5,993,644		
Nickel, metallic and contained in speiss exported ... "	49,216,004	12,609,197	(c) 797	1,298,778
Nickel oxide and salts ... "	12,688,111	2,921,395		
Platinum metals ... oz.	23,539	1,309,923		
Bismuth ... lb.	14,002	5,067		
Cobalt, metallic and in residues exported; Cobalt oxide (metal content); Cobalt in salts and unseparated oxides ... "	954,860	1,671,900	(d) 330	364,348
Lead, pig and in concentrates exported ... "	6,814,757	402,289	490	438,011
Zinc in concentrates exported ... "	58,724	3,226		
Total ...	...	71,267,003	12,736	18,271,757
NON-METALLIC:				
Actinolite ... tons	70	875	8	1,468
Arsenic, white ... lb.	4,097,226	178,149	(d)	(d)
Feldspar, crude and ground ... tons	18,954	180,153	95	55,942
Graphite, crude and refined ... "	1,047	52,373	64	44,022
Gypsum ... "	85,811	553,271	248	289,292
Iron pyrites and sulphur ... "	(e) 4,974	54,100	...	...
Mica ... "	2,559	32,945	27	9,214
Mineral water ... Imp. gals.	253,630	27,890	16	6,580
Natural gas ... M. cu. ft.	7,632,740	4,535,312	1,209	1,497,999
Peat ... tons	1,497	5,845	33	19,436
Petroleum, crude ... bbls.	134,164	249,981	108	95,145
Quartzite and quartz ... tons	194,503	308,608	105	95,165
Silica brick ... M.	1,597	86,323	22	31,381
Salt ... tons	279,841	1,377,629	299	337,214
Talc and soapstone ... "	14,925	179,187	45	44,858
Total ...	...	7,822,641	2,279	2,527,716
STRUCTURAL MATERIALS:				
Cement, Portland ... bbls.	3,911,795	5,520,897	838	1,108,254
Hydrated lime ... tons	49,085	597,367	414	390,611
Quicklime ... bush.	6,517,170	1,870,476		
Sand and gravel ... tons	6,193,117	2,056,366	877	870,306
Sand-lime brick ... M.	61,506	(f) 745,719	183	205,497
Stone: building, trap, granite, etc ... tons	4,597,764	4,024,989	1,304	1,112,035
Total ...	...	14,815,814	3,616	3,686,703
CLAY PRODUCTS:				
Brick, face ... No.	110,172,272	2,267,268	1,969	1,877,307
" common ... "	72,963,293	1,154,763		
" fancy and ornamental ... "	532,020	25,714		
" sewer ... "	2,621,072	49,547		
Tile, drain ... "	20,275,694	572,577		
" structural ... "	...	1,035,119		
Sewer pipe, copings, flue-linings, etc ... "	...	974,157	239	271,062
Pottery ... M.	...	98,519	32	37,253
Total ...	...	6,177,664	2,240	2,185,622
GRAND TOTAL ...	...	100,083,122	20,871	26,671,798

(a) Copper and nickel in matte valued at 15½ and 18 cents per pound, respectively.
(b) Employees and wages for nickel-copper mines and smelters.
(c) Employees and wages for nickel-copper refineries.
(d) Employees and wages for silver-cobalt smelters and refineries.
(e) Tonnage given is sulphur content.
(f) No deduction made for lime consumed in manufacturing.

TABLE II.—COMPARATIVE VALUE OF MINERAL PRODUCTION, 1924-1928

Product	1924	1925	1926	1927	1928
METALLIC:	$	$	$	$	$
Gold	25,669,303	30,206,432	30,950,753	33,627,040	32,629,111
Silver	7,233,078	6,964,325	5,781,706	5,230,402	4,156,431
Platinum metals	1,891,497	1,676,446	1,559,527	1,270,843	1,309,923
Cobalt (*a*)	1,662,526	2,328,517	1,136,014	1,764,534	1,671,900
Nickel (*b*)	11,309,326	15,946,673	14,374,163	15,262,171	22,318,907
Copper, metallic and in matte	3,825,294	4,739,124	4,828,964	4,946,533	8,770,149
Iron ore (*c*)	110	.....	.....	.....	.....
Pig iron (*d*)	91,862	.....	.....	.....	.....
Lead (pig)	419,405	601,704	580,730	528,729	402,289
Zinc	.....	13,685	.....	.....	3,226
Bismuth	27,913	18,566	6,440	1,003	5,067
Total	52,130,314	62,495,472	59,218,297	62,631,255	71,267,003
NON-METALLIC:					
Abrasives (*e*)	9,272	945	576	.....	.....
Actinolite	1,225	500	1,000	1,075	875
Arsenic, white	309,108	113,325	135,549	197,668	178,149
Asbestos	91,900	901	3,935	.....	.....
Feldspar, crude and ground	216,791	141,059	199,102	154,533	180,153
Fluorspar	1,343	200	.....	.....	.....
Graphite, crude and refined	72,842	134,213	158,994	109,613	52,373
Gypsum	467,097	491,833	496,059	500,688	553,271
Iron pyrites	44,542	8,799	4,912	6,077	54,100
Mica	172,252	82,661	59,085	75,183	32,945
Mineral water	13,133	25,452	27,277	12,811	27,890
Natural gas	4,076,014	4,083,341	4,415,918	4,331,780	4,535,312
Peat fuel	.....	8,394	.....	.....	5,845
Petroleum, crude	390,424	396,154	376,822	289,391	249,981
Phosphate of lime	.....	.....	.....	824	.....
Quartzite and quartz	(*f*) 221,452	(*f*) 359,691	339,304	266,204	308,608
Silica brick	.....	.....	56,441	(*g*) 28,549	86,323
Salt	1,337,311	1,466,450	1,388,672	1,510,777	1,377,629
Talc and soapstone	130,577	174,116	178,986	181,981	179,187
Total	7,555,283	7,488,034	7,842,632	7,638,605	7,822,641
STRUCTURAL MATERIALS:					
Cement, Portland	5,668,671	5,253,911	4,792,857	5,144,326	5,520,897
Lime, hydrated and quicklime	1,840,152	2,044,125	2,051,446	2,198,239	2,467,843
Sand and gravel	1,587,913	1,658,700	2,117,461	2,035,793	2,056,366
Sand-lime brick	512,361	677,103	461,376	(*h*) 721,485	(*h*) 745,719
Stone: building, trap, granite, etc.	2,789,368	2,817,335	3,258,168	4,060,709	4,024,989
Total	12,398,465	12,451,174	12,681,308	14,160,552	14,815,814
CLAY PRODUCTS:					
Brick, face	2,203,617	2,403,832	2,436,848	2,287,495	2,267,268
" common	944,892	733,793	768,734	1,063,724	1,154,763
" fancy and ornamental	88,857	21,728	20,047	25,016	25,714
" sewer	40,922	37,082	111,620	202,920	49,547
Tile, drain	373,980	360,710	340,403	521,957	572,577
" structural, roofing and floor	550,170	612,138	756,011	808,436	1,035,119
Sewer pipe, copings, flue-linings, etc.	851,327	893,443	835,206	852,187	974,157
Pottery	84,100	86,000	87,600	91,300	98,519
Total	5,137,865	5,148,626	5,356,469	5,853,035	6,177,664
GRAND TOTAL	**77,221,927**	**87,583,306**	**85,098,706**	**90,283,447**	**100,083,122**

(*a*) Cobalt oxide, metallic cobalt, and cobalt content of residues marketed.
(*b*) Nickel in matte, oxide and metallic nickel.
(*c*) Exports and shipments to points other than Ontario blast furnaces.
(*d*) Product from Ontario ore only. (*e*) Includes garnets and quartz pebbles.
(*f*) Includes value of silica brick.
(*g*) Not included in the total of non-metallics or grand total.
(*h*) No deduction made for lime consumed in manufacturing.

In Table III is given the aggregate value of the metals and metallic products from the time production began in Ontario down to the end of 1928. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged to the blast furnaces of the Province is "lake" ore from the mines of Minnesota and Wisconsin. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario furnaces would involve a duplication of this item.

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic	Non-Metallic	Structural Materials	Clay Products	Total
	$	$	$	$	$
Before 1891....	(a) 9,520,269		(a)		9,520,269
1891.....	388,715		4,316.958		4,705,673
1892.....	864,382		4,509,757		5,374,139
1893.....	614,762		5,505,991		6,120,753
1894.....	842,750		5,244,008		6,086,758
1895.....	616,055		4,554,083		5,170,138
1896.....	963,288		4,271,715		5,235,003
1897.....	1,038,089		(b) 4,480,452		(b) 5,518,541
1898.....	1,689,002		5,546,875		7,235,877
1899.....	2,055,592		6,361,081		8,416,673
1900.....	2,565,286		6,733,338		9,298,624
1901.....	5,016,734		6,814,352		11,831,086
1902.....	6,257,499		7,134,135		13,391,634
1903.....	5,242,575		7,628,018		12,870,593
1904.....	4,906,677		6,665,970		11,572,647
1905.....	10,201,010		7,653,286		17,854,296
1906.....	13,353,080		9,035,303		22,388,383
1907.....	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908.....	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909.....	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910.....	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911.....	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912.....	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913.....	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914.....	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915.....	44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916.....	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917.....	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918.....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919.....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920.....	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921.....	28,777,581	6,636,217	13,967,386	5,183,125	54,564,309
1922.....	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923.....	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924.....	52,130,314	7,555,283	12,398,465	5,137,865	77,221,927
1925.....	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
1926.....	59,218,297	7,842,632	12,681,308	5,356,469	85,098,706
1927.....	62,631,255	7,638,605	14,160,552	5,853,035	90,283,447
1928.....	71,267,003	7,822,641	14,815,814	6,177,664	100,083,122
Total.....	1,016,169,151		498,435,223		1,514,604,374

(a) Prior to 1891, when the Ontario Bureau (now Department) of Mines was established it is estimated that metals to the value of $9,520,269 were produced. No estimate has been made of the output of non-metallics up to 1891.

(b) Estimated on basis of preceding year ($1,618,720 for stone, lime, and clay products).

The total production of metals in Ontario noted hereunder; gold moved up from third to first place in 1927:—

Metal or Product	Production to December 31, 1927	Production, 1928	Production to December 31, 1928
	$	$	$
Gold	249,069,826	32,629,111	281,698,937
Nickel, including nickel oxide	243,178,691	22,318,907	265,497,598
Silver	239,196,529	4,156,431	243,352,960
Copper (*a*)	82,595,047	8,770,149	91,365,196
Pig iron	84,775,556	.....	84,775,556
Cobalt (*b*)	19,474,559	1,671,900	21,146,459
Platinum metals	13,100,227	1,309,923	14,410,150
Iron ore (*c*)	9,463,516	.....	9,463,516
Lead	3,628,125	402,289	4,030,414
Molybdenite	209,735	.....	209,735
Zinc, in ore and concentrates	108,276	3,226	111,502
Bismuth	102,061	5,067	107,128
Total	944,902,148	71,267,003	1,016,169,151

(*a*) Includes small quantities of copper sulphate.
(*b*) Includes metal, oxide, salts, and cobalt contents of residues exported.
(*c*) Value of ore shipped out of the Province.

Gold

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake, beginning in 1910 and 1913 respectively:—

TABLE IV.—TOTAL GOLD PRODUCTION IN ONTARIO

Year	Total Production	Porcupine		Kirkland Lake	
	$	$	Per Cent.	$	Per Cent.
1866-1891	(*a*) 190,258	.....	.....	.....	.....
1892-1909	(*b*) 2,509,492	.....	.....	.....	.....
1910	68,498	35,539	51.8	.....	.....
1911	42,637	15,437	36.2	.....	.....
1912	2,114,086	1,730,628	81.8	.....	.....
1913	4,558,518	4,294,113	94.1	65,260	1.2
1914	5,544,979	5,206,006	93.8	114,154	2.0
1915	8,501,391	7,462,111	88.6	551,069	6.5
1916	10,339,259	9,391,408	90.8	702,761	6.8
1917	8,698,735	8,229,744	94.5	404,346	4.6
1918	8,502,480	7,767,907	91.4	632,007	7.4
1919	10,451,709	9,942,803	95.1	486,809	4.7
1920	11,686,043	10,597,572	90.7	1,033,478	8.8
1921	14,692,357	13,103,526	89.5	1,524,851	10.4
1922	20,579,569	18,374,658	89.3	2,159,581	10.5
1923	20,136,287	17,313,115	85.9	2,719,939	13.5
1924	25,669,303	22,135,534	86.2	3,446,632	13.4
1925	30,206,432	24,733,120	81.8	5,385,256	17.8
1926	30,950,753	23,680,670	76.5	7,174,083	23.2
1927	33,627,040	23,851,857	70.9	9,674,114	28.7
1928	32,629,111	20,246,319	62.0	12,233,524	37.5
Total to end of 1928	281,698,937	228,111,067	80.9	48,307,864	17.2

The total production of gold from all sources in Ontario during 1928 was 1,578,433.29 fine ounces, valued at $32,629,111, as against 1,627,050.25 fine ounces worth $33,627,040 in 1927. For statistical purposes gold is evaluated at

the standard value, namely, $20.671834 per fine ounce. The decrease amounted to 48,616.96 fine ounces worth $997,929, or less than 3 per cent.

As will be seen in the table which follows, practically the total Ontario production is recovered by the auriferous quartz mines of Northern Ontario; 62.0 per cent. from Porcupine and 37.5 per cent. from the Kirkland Lake area. The balance or 0.5 per cent. of the total was mainly recovered in the refining of nickel-copper matte while a few hundred ounces were contained in copper ores or copper-lead-zinc concentrates exported from the Province for treatment. The total gold production from Ontario to the end of 1928 was $281,698,937, practically all of which was recovered during the present century. This output of gold which is expanding has a small influence on the production of silver. In 1928 the silver output was augmented by 482,850 fine ounces valued at $279,861, which was recovered mainly in crude gold bullion, and the nickel-copper refineries.

TABLE V.—ONTARIO'S GOLD PRODUCTION, 1928

Source	Ore Milled, tons	Bullion shipped				Total Value of Bullion (a)
		Gold content		Silver content		
		Fine ounces	Value $	Fine ounces	Value $	$
PORCUPINE						
Ankerite	66,606	13,986.03	289,117	1,458	843	289,960
Coniarum	52,005	10,634.49	219,834	1,220	700	220,534
Dome	548,000	188,626.41	3,899,254	27,348	15,797	3,915,051
Hollinger	1,778,470	515,232.91	10,650,809	95,996	55,426	10,706,235
March	32,627	6,459.58	133,531	599	348	133,879
McIntyre	524,695	201,842.22	4,172,449	50,634	29,359	4,201,808
United Mineral Lands (Paymaster)	94,050	8,835.75	182,651	1,078	620	183,271
Scottish-Ontario	255	326.50	6,750	77	45	6,795
Vipond	88,896	33,465.11	691,785	4,566	2,641	694,426
Blue Quartz	.....	6.72	139	2	1	140
Total	3,185,604	979,415.72	20,246,319	182,978	105,780	20,352,099
KIRKLAND LAKE						
Argonaut	5,219	1,563.54	32,321	188	109	32,430
Barry Hollinger	23,060	5,387.00	111,359	708	408	111,767
Canadian Associated Goldfields	10,619	851.44	17,601	176	99	17,700
Gold Hill	4,377	612.96	12,671	195	113	12,784
Kirkland Lake Gold	57,883	19,961.79	412,647	3,390	1,949	414,596
Lake Shore	279,661	196,532.92	4,062,696	19,557	11,269	4,073,965
Sylvanite	69,791	35,452.43	732,866	9,263	5,280	738,146
Teck-Hughes	317,213	238,887.56	4,938,244	18,453	10,552	4,948,896
Tough-Oakes Burnside	14,396	3,967.04	82,006	540	310	82,316
Wright-Hargreaves	256,331	88,580.07	1,831,113	12,778	7,397	1,838,510
Total	1,038,550	591,796.75	12,233,524	65,248	37,586	12,271,110
Miscellaneous	.....	3,173.83	65,609	.....	.....	65,609
Total for gold mines	4,224,154	1,574,386.30	32,545,452	248,226	143,366	32,688,818
Copper-lead-zinc ores (b)	.....	196.99	4,072	11,700	6,807	10,879
Nickel-copper refining	.....	3,850.00	79,587	222,924	129,688	209,275
GRAND TOTAL	.....	1,578,433.29	32,629,111	482,850	279,861	32,908,972

(a) In addition, $2,810.55 was received as premium on exchange.
(b) Ores and concentrates shipped by Amity and Treadwell-Yukon.

Several factors have a bearing on the decreased production of gold in Ontario during 1928. While the tonnage milled and grade of ore fell off at the Hollinger (the largest mine) the reduced production was balanced in part by increases at Kirkland Lake. The period also witnessed the cessation of mining activities at the Argonaut and Canadian Associated Goldfields, which produced small quantities of gold, but other properties such as the Coniaurum and March mines came into production during the year.

The total receipts of crude gold bullion, from all sources in Canada, at the Royal Mint, Ottawa, from its opening on January 2, 1908, to the end of 1927 was 9,574,183.34 crude ounces valued at $154,057,968.05.

Of the crude gold bullion received at the Royal Mint more than 90 per cent. comes from the Province of Ontario. There is considerable saving to the producers in shipping to Ottawa rather than to branches of the U.S. Mint at current exchange rates, not only in time saved, but also in express rates, insurance and prompt payment. The new arrangement made in December, 1925, for the refining of Ontario gold at the Royal Mint showed its effect in the receipts for 1926-7-8 as shown in the table below:

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE ROYAL MINT, OTTAWA, 1924 TO 1928

Year	Crude ounces	Precious Metals		
		Gold, fine oz.	Silver, fine oz.	Total Value $
1924	59,220	28,048	4,692	582,960
1925	139,130	105,888	19,130	2,201,974
1926	1,610,195	1,256,570	224,106	26,112,717
1927	1,721,111	1,338,192	229,657	27,793,399
1928	1,537,295	1,217,622	199,470	25,285,865

General conditions at Porcupine and Kirkland Lake are fairly well covered in the notes which follow dealing with individual properties.

Porcupine

Ankerite.—Development continued to the 600-foot level, mill operated at a daily rate of 182 tons, recovering on the average $4.35 per ton. Average number of men employed during the year was 142.

Canusa.—Formerly known as the Scottish-Ontario Syndicate. The test mill was remodelled and enlarged during the period. Underground work was continued on the 100-foot level. A small force of eight men were employed.

Coniaurum.—Working depth around 1,000-feet. A connection was made at the 500-foot level with the old Goldale workings. Mill constructed during the period has a capacity of 300 tons per day and commenced operating in July. Average number of men employed was 204.

Dome.—A new ore body to the north of the original deposits has been developed. Exploratory drifts in the igneous rock have encountered several ore depositions, which is of importance since the major portion of the ore milled at this property has been found in sedimentary rocks. The mill (amalgamation and cyanidation) handled 1,500 tons a day. Average grade of ore was $7.15 per ton and number of employees was 669.

Hollinger.—An extensive development campaign is now under way from the Schumacher shaft, which has already been connected on 12 levels to the old workings. The shareholders have ratified a proposal for the formation of an investment company for the handling of the large surplus of some thirteen million dollars. A disastrous underground fire in February curtailed output and resulted in the loss of 39 lives. During the year the mill averaged 4,982 tons per day from which extraction was $6.02 per ton. Total number on the payroll exclusive of salaried officials was 2,222.

March.—Depth of 600 feet attained with lateral development at this horizon now underway. Mill averaged 125 tons per day with a recovery of $4.13 per ton. A total of 79 workers were employed.

McIntyre.—The mill treated an average of 1,434 tons per day with a recovery of $7.95 per ton. With hoisting and transportation improvements now being completed at the older workings it will be possible to increase the daily mill tonnage. Underground development was actively prosecuted at the new No. 11 shaft and connections made by long drifts to the old workings. The total number of workers employed was 827.

Paymaster.—Underground development has been continued on the 600-foot level although the mill was closed in November. The average daily rate of milling was 273 tons from which $1.94 per ton was recovered. Average number of workers was 194. Work was continued at a depth of 600 feet to open an ore body already developed on the 300-foot level, and plans were made to continue on the 800-foot level.

Vipond.—Development was carried on as deep as the 1,000-foot level. A new ore body was opened up on the 700-foot level, and was also drifted on at the 600-foot and preparations made to develop the same ore body both above and below. In addition a long drive was being pressed toward the Krist property in which favourable ore deposition was expected. The mill averaged 263 tons a day, recovering $7.80 per ton. A total of 142 workers were employed.

Kirkland Lake

Barry-Hollinger.—Development continued on the 1,125-foot level also on the 1,250. This was later discontinued and a winze sunk to 1,375 feet. Mill operated at rate of 76 tons a day, with a recovery of $4.84 per ton.

Gold Hill.—Mill operated for 5 months during the period, at the rate of 25 tons per day and with values averaging $2.92 per ton. Exploratory work was continued on the 1,100-foot level.

Kirkland Lake Gold.—Depth of 3,250 feet attained. A new electric hoist has been installed. Mill treated an average of 158 tons per day, recoveries averaging $7.16 per ton.

Lake Shore.—Extra milling equipment installed in February, 1929, increases capacity of mill to 1,350 tons per day. Development is proceeding on the 1,600-foot level. A new shaft, 400 feet deep at the end of year, is being continued to 1,600 feet, and later will be driven to 3,000 feet. The average grade of ore milled ran $14.56 per ton. Employees numbered 557.

Sylvanite.—Ore being mined as deep as 1,000 feet. Development continued to the south on the 1,750-foot level. A new electric hoist, capable of a depth of 4,000 feet, has been installed. Mill operated throughout year at average capacity of 190 tons per day. Grade of ore was $10.58 per ton. There were 163 wage-earners employed.

Teck-Hughes.—Depth of 2,700 feet attained in main shaft. New shaft about 250 feet deep at end of year, and plans completed for development of property to 3,600 feet in depth. Ore now being milled is being drawn from above the 13th level. The mill averaged 866 tons of ore per day throughout the period, extraction being $15.60 per ton. Employees numbered 470.

Tough-Oakes Burnside.—The plant was closed down on November 28.

Wright-Hargreaves.—Development carried out to a depth of 2,000 feet, with considerable cross-cutting on several levels both north and south of the shaft. Mill operated steadily during the period, handling 700 tons per day on the average, and recoveries were $7.17 per ton. An average of 457 men were employed.

In 1925 Ontario passed the Yukon Territory in total value of gold produced and in 1926 the sister Province of British Columbia was overtaken also. Production from British Columbia began in 1858, from Ontario in 1866 and from the Yukon in 1885. Maximum output from British Columbia was $6,149,027 in 1913, from the Yukon $22,275,000 in 1900 and from Ontario $33,627,040 in 1927. Details as to relative standing are given below:—

Period	Ontario	British Columbia	Yukon Territory
	$	$	$
To end of 1925	184,492,033	195,695,376	181,242,977
1926	30,950,753	4,519,362	529,220
1927	33,627,040	3,784,889	639,483
1928	32,629,111	4,031,305	710,367
Total	281,698,937	208,030,932	183,122,047

The following figures summarize labour statistics as reported to the Dominion Bureau of Statistics and Ontario Department of Mines for the gold mining industry:—

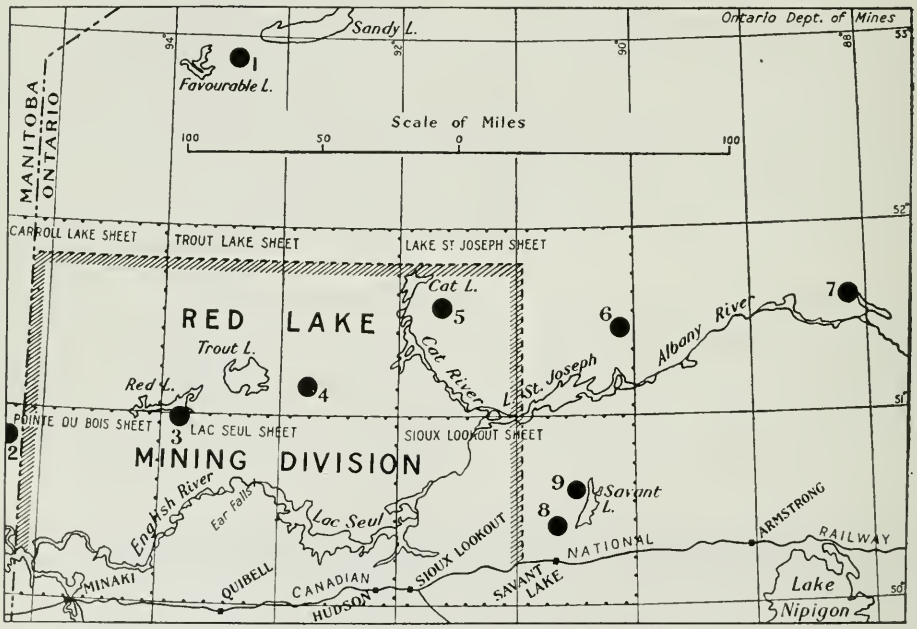
AVERAGE YEARLY WAGE, ONTARIO GOLD MINING, 1928

Locality	No. of Wage earners	Wages paid	Average Wage per annum
Porcupine	4,428	$6,968,877	$1,574
Kirkland Lake	1,928	2,953,985	1,532
*Non-producers	1,107	1,400,820	1,265
Total	7,463	11,323,682	4,371

*Operations were not on full time basis.

The average wage for accident cases, as reported by the Ontario Workmen's Compensation Board for the year 1927, shows that Class V, covering mining and explosives, was $29.09 per week. With the exception of rolling mill employees, this is the highest wage of any compensation class. Assuming a year of 50 weeks the above rating of $29.09 works out at $1,454.50 per annum.

Prospecting.—The year 1928 was noteworthy for exploration, particularly in Patricia district. Surface work and some diamond-drilling was done in 1928 on discoveries made in 1927 at Favourable lake in the northwestern part of Patricia. Assays from 16 holes put down by the Favourable Lake Mining and Exploration Company showed good values, chiefly in gold and silver. An east and west belt from Red Lake to Fort Hope on the Albany river, a distance of 250 miles, was prospected with the result that a new gold area, Pickle lake and Crow river, was brought to light. Careful examination of this area, and of other favourable rock formations in this wide stretch of country, will follow. The accompanying map indicates the relative position of the new fields. The dotted rectangles indicate map sheets on a scale of 4 miles to the inch, prepared from aerial photographs and issued by the Topographical Survey of Canada, Ottawa.



Key map of part of northwestern Ontario and eastern Manitoba showing relative position of mineral areas which have sprung into prominence during the past three years:

(1) Favourable lake (2) Central Manitoba (3) Red lake (4) Woman, Narrow, Confederation, Birch and Mink lakes (5) Shonia lake (6) Pickle lake and Crow river (7) Fort Hope (8) Kashaweogama lake (9) Neverfreeze lake.

Numbers 5, 6 and 8 were discovered during 1928.

Transportation by airplane is now so general that formerly remote and inaccessible localities are brought within close range. Sioux Lookout is headquarters for airplane travel in Patricia district. Aerial maps of this remarkably watered region have proved invaluable to the prospector and for airplane navigation. A storage dam is under erection at Ear Falls at the western end of Lac Seul, and it is expected that hydro-electric power will be developed at this point during 1929 to serve the needs of the Howey mine at Red Lake.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Teck-Hughes	Wright-Hargreaves	Tough-Oakes Burnside	Kirkland Lake	Sylvanite	Argonaut (a)	Barry-Hollinger	Canadian Associated	Ontario-Kirkland	Gold Hill	Total Value (b)
1913	.....	.....	$1,127	$66,632	.....	.....	.....	.....	.....	.....	.....	$67,759
1914	.....	.....	.....	117,644	.....	.....	$5,204	.....	.....	.....	.....	122,848
1915	.....	.....	.....	555,539	.....	.....	.....	.....	.....	.....	.....	555,539
1916	.....	.....	.....	711,625	.....	.....	.....	.....	.....	.....	.....	711,625
1917	.....	$66,722	.....	342,831	.....	.....	.....	.....	.....	.....	.....	409,553
1918	$416,414	80,570	.....	139,683	.....	.....	.....	(c) $10,114	.....	.....	.....	646,781
1919	263,354	169,590	.....	.....	$56,263	.....	2,631	.....	.....	.....	.....	491,838
1920	503,735	247,757	.....	.....	286,901	.....	26,863	.....	.....	.....	.....	1,065,256
1921	495,276	322,919	468,751	.....	242,417	.....	513	.....	.....	.....	.....	1,529,875
1922	471,341	596,495	762,753	107,481	224,396	.....	.....	.....	.....	$10,082	.....	2,172,458
1923	547,600	1,117,963	754,979	12,174	223,102	.....	72,512	.....	.....	.....	.....	2,728,331
1924	1,098,572	1,023,025	1,088,725	47,547	46,512	.....	152,072	.....	.....	.....	.....	3,456,453
1925	1,958,720	996,943	1,913,401	263,064	.....	.....	214,183	56,978	.....	.....	.....	5,403,289
1926	2,775,000	1,601,209	2,150,844	309,709	126,999	.....	112,189	86,263	.....	.....	.....	7,193,411
1927	3,375,053	2,781,962	2,151,916	153,215	473,673	$429,424	127,448	175,692	$34,595	.....	(d) $865	9,703,843
1928	4,073,965	4,948,896	1,838,510	82,316	414,596	738,146	32,430	111,767	17,700	.....	12,784	12,271,110
Total	15,979,030	13,954,051	11,131,006	2,909,460	2,094,859	1,167,570	777,245	440,814	52,295	10,082	13,649	48,530,059

(a) Exclusive of copper values.
(b) Exchange premiums received in addition to the above valuations were as follows: 1920, $110,424; 1921, $121,425; 1922, $19,590; 1923, $37,812; 1924, $24,028; 1925, $231 discount, and 1926, $595 discount; a net total of $312,453 for the seven years of which we have record.
(c) Patricia mine, afterwards called Barry-Hollinger.
(d) Samples shipped in 1923 and 1926 not heretofore reported.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA

Year	Hollinger	Dome	McIntyre	Vipond	Porcupine Crown and Northcrown	West Dome Lake	Ankerite	Night Hawk Peninsular	Schumacher (a)	Paymaster	Coniaurum	March	Rea and Newray
1910....	$31,194	$4,355	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
1911....	6,000	4,277	.....	$5,160	.....	.....	.....	.....	.....	.....	.....	.....	.....
1912....	909,181	737,499	$77,657	16,259	.....	.....	.....	.....	.....	.....	.....	.....	.....
1913....	2,488,022	1,242,625	236,299	.....	Porcupine Crown. $326,803	.....	.....	.....	.....	.....	.....	.....	Rea $18,858
1914....	2,719,355	1,059,238	549,166	73,628	658,135	.....	.....	.....	.....	.....	.....	.....	Rea 125,255
1915....	4,206,015	1,530,287	750,812	246,053	602,436	$102,880	.....	.....	$48,236	.....	.....	.....	.....
1916....	5,073,401	2,153,820	1,218,073	176,686	578,322	16,814	.....	.....	225,301	.....	.....	.....	.....
1917....	4,261,938	1,480,174	1,710,204	209,738	377,904	44,434	.....	.....	198,605	.....	.....	.....	Newray 1,447
1918....	5,752,371	82,127	1,578,444	82,868	124,474	103,745	.....	.....	92,842	.....	.....	.....	Newray 1,516
1919....	6,722,266	1,290,301	1,978,014	.....	.....	23,910	.....	.....	.....	.....	.....	.....	.....
1920....	6,219,665	2,020,568	2,223,083	.....	Northcrown. 71,529	47,169	.....	.....	.....	.....	.....	.....	.....
1921....	9,051,276	2,290,264	1,827,761	.....	97,301 7,943	.....	.....	.....	.....	.....	.....	.....	.....
1922....	12,274,114	4,178,936	2,021,811	.....	.....	.....	.....	.....	.....	$2,800	.....	.....	.....
1923....	10,446,412	4,374,144	2,550,129	23,876	.....	.....	.....	.....	.....	.....	.....	.....	.....
1924....	13,433,063	4,307,624	3,604,874	596,803	.....	60,642	.....	$258,618	.....	.....	.....	.....	.....
1925....	15,749,109	4,365,923	3,721,499	565,379	.....	287,758	.....	196,947	.....	.....	.....	.....	.....
1926....	14,829,655	3,940,053	3,862,074	631,636	.....	220,758	$140,588	111,154	.....	63,551	.....	$11,055	.....
1927....	14,539,538	4,031,575	3,965,210	667,724	.....	(b)35,252	359,005	166	.....	135,025	.....	19,839	.....
1928....	10,706,235	3,915,051	4,201,808	694,426	.....	.....	289,960	.....	.....	183,271	220,540	133,879	.....
Total	139,418,810	43,008,841	36,076,918	3,990,236	2,871,847	943,362	789,553	566,885	564,984	384,647	220,540	164,773	147,076

(a) Purchased by the Hollinger in 1922. (b) Total value of bullion in 1927 was $87,919. Figures shown in above table allow for a deduction of $52,667 due to an erroneous return made in 1925.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA—*Continued*

Year	Davidson	Preston and Clifton	Scottish Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscellaneous	Total Value (*c*)
1910											$35,549
1911											15,437
1912											1,740,596
1913		Preston			$4,200						4,316,807
1914		Preston $15,212		$5,000							5,231,989
1915				5,551	2,036	$1,547					7,495,853
1916											9,442,417
1917						588	$289				8,285,321
1918	$15,579										7,833,966
1919	27,089										10,041,580
1920	11,246										10,690,561
1921											13,177,244
1922		Clifton 1,664									18,479,325
1923		Clifton 8,331								(*d*) $2,756	17,405,648
1924		Clifton 5,270									22,266,894
1925											24,886,615
1926								$146	$ 30		23,810,700
1927			$5,893							(*e*) 217,350	23,976,577
1928			6,795							(*f*) 65,609	20,352,099
Total	53,914	30,477	12,688	10,551	6,236	2,135	289	146	30	285,715	229,485,178

(*c*) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, $1,265,664; 1921, $1,238,211; 1922, $189,022; 1923, $207,742; 1924, $172,721; 1925, $2,607 discount; 1926, nil; 1928, $2,810.55; or a net total of $3,073,564 for the seven years of which we have record. (*d*) Huddlestone and Cline. (*e*) Includes "highgrade" recovered from W. P. Wilson. (*f*) Highgrade and $140 from Blue Quartz.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1928

Name of Company	Date of Incorporation	Authorized Capital $ or shares	Capital Stock Issued $ or shares	Par value per share	Dividends and Bonuses paid to end of 1927, Amount	Dividends and Bonuses paid during 1928, Amount	Rate per cent., 1928 or per share	Total of Dividends and Bonuses paid to Dec. 31, 1928	Date when last Dividend or Bonus was paid
				$ c.					
Dome Mines, Ltd. (*a*)	Sept. 30, 1923	1,000,000	7,000,000	No par	11,452,506 75	953,334 00	1.00	12,405,840 75	Oct. 20, 1928
Hollinger Cons. Gold Mines, Ltd. (*b*)	May 25, 1916	25,000,000	24,600,000	5 00	42,732,400 00	5,412,000 00	22%	48,144,400 00	Dec. 31, 1928
Lake Shore Gold Mines, Ltd	Feb. 25, 1914	2,000,000	2,000,000	1 00	4,020,000 00	2,000,000 00	100%	6,020,000 00	Dec. 15, 1928
McIntyre-Porcupine Mines, Ltd	Mar. 16, 1911	4,000,000	3,990,000	5 00	6,803,408 00	798,000 00	5%	7,601,408 00	Dec. 1, 1928
Porcupine Crown Mines, Ltd	May 25, 1913	2,000,000	2,000,000	1 00	840,000 00	.....	.....	840,000 00	July 15, 1917
Rea Consolidated Gold Mines, Ltd	April 5, 1911	1,000,000	200,000	5 00	12,000 00	.....	.....	12,000 00	——— 1915
Schumacher Gold Mines, Ltd. (*c*)	Jan. 6, 1914	2,000,000	1,850,000	1 00	.....	.....	.....	.....	.....
Teck-Hughes Gold Mines, Ltd., The	Mar. 1, 1923	5,000,000	4,767,144	1 00	1,188,286 00	2,860,286 40	60%	4,048,572 40	Nov. 1, 1928
Tough-Oakes Gold Mines, Ltd	July 15, 1913	3,000,000	2,657,500	5 00	398,625 00	.....	.....	398,625 00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd	July 17, 1922	2,500,000	2,250,000	1 00	67,500 00	.....	.....	67,500 00	Apr. 15, 1927
Wright-Hargreaves Mines, Ltd. (*d*)	June 16, 1916	5,550,000	5,550,000	No par	3,506,250 00	825,000 00	15c.	4,331,250 00	Nov. 1, 1928
Total	.....	.....	.....	.....	71,020,975 75	12,848,620 40	.....	83,869,596 15	.....

(*a*) On April 22, 1922, the capital of Dome Mines Co., Ltd. was reduced from $5,000,000 to $4,500,000 and $476,667 distributed to shareholders in addition to dividends paid to September 30, 1923. The new Company issued 1,000,000 N.P.V. shares at $7.00 per share.

(*b*) Hollinger Consolidated Gold Mines, Limited, is a consolidation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include $160,000 paid in 1915 by Acme, also $4,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

(*c*) The Schumacher mine was sold to the Hollinger in 1922 and a total of $1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.

(*d*) The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of $1.00 par value to 5,550,000 shares of "no par" value.

TABLE IX.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES, 1912-1928

Year	Porcupine						Kirkland Lake				Total
	*Hollinger Consolidated	Porcupine Crown	†Dome Mines	Rea Consolidated	McIntyre	Vipond Consolidated	Tough-Oakes	Lake Shore	Wright-Hargreaves	Teck-Hughes	
1912	$270,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	$270,000 00
1913	1,170,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,170,000 00
1914	1,170,000	$240,000	.....	.....	.....	.....	.....	.....	.....	.....	1,410,000 00
1915	1,720,000	240,000	$400,000 00	$12,000	.....	.....	$132,875	.....	.....	.....	2,344,875 00
1916	3,126,000	240,000	800,000 00	.....	.....	.....	265,750	.....	.....	.....	4,591,750 00
1917	738,000	120,000	300,000 00	.....	$541,542 45	.....	.....	.....	.....	.....	1,699,542 45
1918	1,230,000	.....	.....	.....	543,042 45	.....	.....	$100,000	.....	.....	1,873,042 45
1919	1,722,000	.....	.....	.....	364,028 30	.....	.....	100,000	.....	.....	2,186,028 30
1920	2,214,000	.....	416,886 00	.....	546,042 45	.....	.....	80,000	.....	.....	3,256,928 45
1921	3,198,000	.....	478,947 75	.....	546,042 45	.....	.....	120,000	.....	.....	4,342,990 20
1922	3,198,000	.....	715,000 50	.....	546,042 45	.....	.....	80,000	$412,500	.....	4,951,542 95
1923	3,198,000	.....	1,430,001 00	.....	548,542 45	.....	.....	160,000	206,250	.....	5,542,793 45
1924	3,198,000	.....	1,906,668 00	.....	774,125 00	.....	.....	380,000	206,250	.....	6,465,043 00
1925	4,378,800	.....	1,906,668 00	.....	798,000 00	.....	.....	600,000	550,000	.....	8,233,468 00
1926	5,805,600	.....	1,906,668 00	.....	798,000 00	.....	.....	1,000,000	893,750	$474,714 40	10,878,732 40
1927	6,396,000	.....	1,191,667 50	.....	798,000 00	$67,500	.....	1,400,000	1,237,500	713,571 60	11,804,239 10
1928	5,412,000	.....	953,334 00	.....	798,000 00	.....	.....	2,000,000	825,000	2,860,286 40	12,848,620 40
Total	48,144,400	840,000	12,405,840 75	12,000	7,601,408 00	67,500	398,625	6,020,000	4,331,250	4,048,572 40	83,869,596 15

*Includes $160,000 paid by the Acme in 1915 before amalgamation with the Hollinger. †Exclusive of $476,667.00 repayment of capital in 1922.

Silver and Cobalt

Ontario's silver production, which first came into prominence in 1904, achieved its peak of production, namely 31,507,791 ounces in 1911. Since that year the output has gradually declined, and in 1928 dropped to the lowest level of any period during the past twenty-two years. This gradual decline is the natural result of mine depletion, although with a higher price for silver many lower grade ore deposits might be economically operated. The average price per ounce in 1928 on the New York market for silver of 999 fineness was 58.176 cents as against 56.370 cents in 1927.

While shipments from the Cobalt camp showed a general falling off there is a growing tendency for lessees to take hold of closed-down mines from which they take out enough ore to pay all expenses and return a fair profit. There are other encouraging features in the silver-mining situation. One is the successful development early in 1929 on the Cobalt Contact property. On the 300-foot level an important vein of cobalt ore has been discovered from which shipments are being made. Nipissing Mining Corporation and the O'Brien were the principal producers at Cobalt while at South Lorrain the Keeley, Frontier and Lorrain Trout Lake reported a smaller production than in 1927. The Castle-Trethewey and Miller Lake O'Brien in the Gowganda area were active throughout the period.

World conditions as regards silver prices indicate that present low prices of the metal will obtain for some time or at least until a slackening of output becomes apparent. This condition, however, was not observed at any time during 1928 and it was noticed that the figures of monthly production towards the end of the period were actually rising in most of the important silver-producing countries. The United States reported a rising production as did Peru, and the largest producer of all, namely, Mexico. At the same time stocks of silver in the Orient, both at Shanghai and in India, remained at a high level. As reported by Samuel Montagu and Co., silver stocks at Shanghai on November 24 were 132,959,000 fine ounces, and in India the reserves aggregated 362,519,000 fine ounces on November 2.

The output and shipments of silver are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges. The figures for any one year do not agree with those in Tables X and XI:—

SILVER PRODUCTION, 1927-1928

Source	1927		1928	
	Fine Ounces	Value	Fine Ounces	Value
		$		$
Sales of bullion by the reduction companies, smelters and mines	7,984,001	4,490,657	5,883,583	3,419,624
Contained in concentrates and residues exported	849,828	479,537	816,571	469,753
Contained in crude gold bullion	272,023	154,449	248,226	137,366
Recovered by nickel-copper refineries	188,180	105,759	222,924	129,688
Total	9,294,032	5,230,402	7,171,304	4,156,431

TABLE X.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904 TO 1928

Year	Bismuth		Copper(*a*)		Lead(*a*)		Nickel(*b*)		Cobalt(*c*)		Arsenic		Silver		Total Value
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	
		$		$		$		$		$		$		$	$
1904	.....	.....	.....	.....	.....	.....	14	3,467	16	19,960	72	903	206,875	111,887	136,217
1905	.....	.....	.....	.....	.....	.....	75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906	.....	.....	.....	.....	.....	.....	160	.....	321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907	.....	.....	.....	.....	.....	.....	370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095
1908	.....	.....	.....	.....	.....	.....	612	.....	1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909	.....	.....	.....	.....	.....	.....	766	.....	1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910	.....	.....	.....	.....	.....	.....	504	.....	1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455
1911	.....	.....	.....	.....	.....	.....	392	.....	852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346
1912	.....	.....	.....	.....	.....	.....	429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913	.....	.....	.....	.....	.....	.....	377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914(*d*)	.....	.....	.....	.....	.....	.....	90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915	.....	.....	.....	.....	.....	.....	35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916	.....	.....	.....	.....	.....	.....	79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917	.....	.....	53	28,840	.....	.....	155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918	.....	.....	72	35,712	3	453	186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490
1919	.....	.....	110	40,976	12	1,296	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920	.....	.....	50	17,494	5	792	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921	.....	.....	103	34,504	3	270	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	6,457,031
1922	.....	.....	93	26,346	16	1,891	61	34,987	(*f*)776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923(*e*)	9	48,139	56	16,214	26	3,738	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924	6	16,079	55	14,290	45	7,295	130	26,862	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925	10	18,578	77	17,007	31	1,888	290	116,347	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926	3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
1927	1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	2,481	197,668	8,883,829	4,970,194	6,989,480
1928	7	5,067	38	15,764	27	2,169	111	57,039	477	1,671,900	2,049	178,149	6,688,454	3,882,570	5,812,658
Total	36	95,306	762	255,481	182	21,567	5,474	1,067,614	13,476	20,970,828	61,728	5,072,162	388,278,074	240,690,465	268,173,423

(*a*) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.
(*b*) Nickel metal and metallic contents of all nickel compounds.
(*c*) Cobalt metal and metallic contents of all cobalt compounds, also in ores and speiss residues exported.
(*d*) Prior to 1914 an estimate based on assays was made of the nickel, cobalt and arsenic in the ores; later recoveries have been reported.
(*e*) Recoveries of bismuth from base bullion were not reported prior to 1923.
(*f*) Includes 460 tons of speiss residues worth $153,116.

The following table shows statistics based on the metal contents of shipments of ore and concentrates and should not be confused with the figures in the main table on page 2 and Table X immediately preceding. Silver shown as shipped in the following table is compiled for each mining area and is mainly the silver contents of ore or concentrates shipped to the reduction works at Cobalt or the silver smelters. Of necessity there is a lag and it does not follow that all the ores, etc., shipped have received treatment during the year by smelters, although in the aggregate these figures will agree closely with those for silver bullion sold, as given in the table on page 2 and also in Table X.

Since the discovery of silver at Cobalt in 1903 the silver contents of shipments from the camp and outlying silver areas, as reported by the operators, have been as follows:

TABLE XI.—SILVER SHIPMENTS BY CAMPS, 1904-1928

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces					
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	Montreal River and Maple Mountain
1904	57.221	206,875	206,875	.....	.....	.....	.....
1905	60.352	2,451,356	2,451,356	.....	.....	.....	.....
1906	66.791	5,401,766	5,401,766	.....	.....	.....	.....
1907	65.237	10,023,311	10,023,311	.....	.....	.....	.....
1908	52.864	19,437,875	19,424,251	500	13,124	.....	.....
1909	51.502	25,897,825	25,658,683	26,185	194,955	.....	18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	.....
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	.....
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	.....
1915	49.684	24,746,534	24,280,366	223,939	.....	242,229	.....
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	.....
1917	81.417	19,401,893	18,327,258	.....	10,000	1,064,635	.....
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	.....
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	.....
1920	100.900	10,846,321	10,402,249	.....	8,253	433,352	(a)2,467
1921	62.654	8,261,931	7,673,535	1,101	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(b)15,994
1923	64.873	10,377,846	7,259,858	.....	2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787	.....	2,633,058	598,057	.....
1925	69.065	10,707,235	6,252,115	.....	3,099,964	1,355,156	.....
1926	62.107	10,543,473	6,262,249	.....	3,044,584	1,236,640	.....
1927	56.370	8,543,513	4,482,543	.....	2,319,356	1,741,614	.....
1928	58.176	6,745,401	3,934,020	.....	1,133,952	1,677,429	.....
Total	.....	390,272,932	354,822,000	2,799,740	19,526,494	13,076,192	48,506

(a) Includes 885 ounces from Silver Islet, Lake Superior.
(b) Silver Islet, Lake Superior.

In addition to the silver content of ores, concentrates, residues, etc., producing mines are paid for the cobalt content provided the percentage is sufficiently high. Mine shippers in 1928 were paid $173,939 for 687,401 pounds of cobalt, and $3,328 for 44,475 pounds of copper.

From weekly statements, issued by the General Freight and Passenger Agent of the Temiskaming and Northern Ontario Railway, showing railway shipments of ore, concentrates, etc., from the Cobalt area the following information has been compiled: Total shipments, 3,484.83 tons, of which 2,207.48 were consigned to Deloro, 63.27 to United States smelters and refineries, and 1,214.08 tons to Europe.

The producers of silver are given in the following list:—

SILVER PRODUCERS IN 1928

Operator	Mine or Source	Location
Castle-Trethewey Mines, Ltd	Castle-Trethewey	Gowganda
Cobalt Contact Mines, Ltd	Cobalt Contact	Cobalt
Coniagas Mines, Ltd. (*a*)	Coniagas	Cobalt
Frontier (Lorrain) Mines, Ltd	Lorrain Operating & Frontier Lorrain	Silver Centre
Keeley Silver Mines, Ltd., The	Keeley	South Lorrain
Kerr Lake Mining Company, Ltd. (*b*)	Kerr Lake, ore dump shipments	Cobalt
La Rose Mines, Ltd	La Rose	Cobalt
Lorrain Trout Lake Mines, Ltd	Lorrain Trout Lake	Silver Centre
Lynch, C. D. (*c*)	Peterson Lake	Cobalt
Mining Corporation of Canada, Ltd	Townsite City, Buffalo, Cobalt Lake	Cobalt
Nipissing Mining Company, Ltd	Nipissing	Cobalt
O'Brien, Ltd., M. J	O'Brien	Cobalt
O'Brien, Ltd., M. J	Miller Lake O'Brien	Gowganda
Sandoe & Moyle	Penn-Canadian	Cobalt

(*a*) Leased to E. H. Clemens.

(*b*) Leased to Arthur Brocklebank.

(*c*) Lessee of the following mines: Peterson Lake, Provincial, Beaver Lake, Hudson Bay, and Dominion Reduction.

Refineries.—The production of refined silver is carried on by two companies in Cobalt which operate reduction plants in conjunction with the mines and mills. The processes of extraction are hydro-metallurgical or wet methods, such as the cyanide process applied to silver-bearing ores. The Nipissing Mines, Limited, and the Cobalt Reduction Company (Mining Corporation), both operate such plants and in addition to high-grade silver bullion, they market flotation concentrates and residues. The refinery of the latter company has not been operated since 1926. The major part of the ore and concentrates shipped out of the Cobalt camp for treatment goes to the Deloro Smelting and Refining Company at Deloro. In the following table, data from reduction plants in the Cobalt area are not included:—

TABLE XII.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1928

Products marketed		Sales	
		Quantity	Value
			$
Silver bullion	fine oz.	4,067,922	2,358,000
Arsenic, white	lb.	3,378,358	131,771
Cobalt products, including metals and metallic content of all oxides, mixed oxides and salts	"	638,970	1,486,354
Nickel oxide, and salts (metal content)	"	150,694	44,236
Base bullion (*a*)	"	81,331	71,347
Speiss residues (*b*)	"	593,606	135,425
Bismuth	"	928	1,273
Total			4,228,406

(*a*) Contains silver, lead, bismuth and antimony.

(*b*) Speiss residues contain silver, cobalt, nickel and arsenic.

TABLE XIII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1928

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1927	Dividends and Bonuses paid during 1928	Total Dividends and Bonuses paid to 31st Dec., 1928	Date when last Dividend was paid
		$	$	$ c.	$ c.	$ c.	$ c.	
Aladdin Cobalt Company, Limited	Aug. 23, 1912	500,000	500,000	5 00	75,000 00	.....	75,000 00	April 30, 1917
Beaver Consolidated Mines, Ltd	Mar. 1, 1907	2,000,000	2,000,000	1 00	710,000 00	.....	710,000 00	May 31, 1920
Buffalo Mines, Ltd., The (*a*)	April 27, 1906	500,000	500,000	50	2,787,000 00	.....	2,787,000 00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd	Dec. 19, 1906	100,000	100,000	1 00	203,249 33	.....	203,249 33	April 22, 1914
Castle-Trethewey Mines, Ltd. (*b*)	Jan. 20, 1922	2,000,000	2,000,000	1 00	18,027 00	.....	18,027 00	April 15, 1925
Cobalt Central Mines Co., Ltd	Dec. 13, 1905	5,000,000	5,000,000	1 00	192,845 00	.....	192,845 00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. (*c*)	April 16, 1913	1,000,000	1,000,000	1 00	230,000 00	.....	230,000 00	April 1, 1915
Cobalt Silver Queen, Ltd	April 1, 1906	1,500,000	1,500,000	1 00	315,000 00	.....	315,000 00	Dec. 31, 1908
Coniagas Mines, Limited, The	Nov. 24, 1906	4,000,000	4,000,000	5 00	11,440,000 00	.....	11,440,000 00	May 1, 1924
Crown Reserve Mining Co., Ltd	Jan. 16, 1907	2,000,000	1,999,957	1 00	6,190,849 00	.....	6,190,849 00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd	Feb. 14, 1906	1,000,000	915,588	1 00	45,000 00	.....	45,000 00	Jan. 1, 1907
Hudson Bay Mines, Ltd	July 16, 1909	3,500,000	3,200,050	5 00	778,909 42	.....	778,909 42	Aug. 31, 1913
Keeley Silver Mines, Ltd	June 22, 1922	2,000,000	2,000,000	1 00	2,160,000 00	80,000 00	2,240,000 00	Mar. 15, 1928
Kerr Lake Mining Company, Ltd. (*d*)	Aug. 9, 1905	40,000	40,000	100 00	10,521,000 00	.....	10,521,000 00	Oct. 13, 1927
La Rose Mines, Ltd	May 31, 1908	1,500,000	1,500,000	1 00	6,600,546 84	.....	6,600,546 84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd	Mar. 20, 1923	1,500,000	1,500,000	1 00	150,000 00	.....	150,000 00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1 00	5,955,391 86	.....	5,955,391 86	Oct. 1, 1920
Mining Corporation of Canada, Ltd	Nov. 23, 1916	8,300,250	8,300,250	5 00	6,536,406 22	622,518 75	7,158,924 97	Dec. 20, 1928
City of Cobalt Mining Co., Ltd. (*e*)	Jan. 7, 1909	1,500,000	1,500,000	1 00	145,000 00	.....	145,000 00	April 15, 1920

TABLE XIII.—*Continued*

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1927	Dividends and Bonuses paid during 1928	Total Dividends and Bonuses paid to 31st Dec., 1928	Date when last Dividend or Bonus was paid
		$	$	$ c.	$ c.	$ c.	$ c.	
Cobalt Lake Mining Co., Ltd. (*e*)	Dec. 22, 1906	3,000,000	3,000,000	1 00	465,000 00	.....	465,000 00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (*e*)	May 8, 1906	100,000	45,011	1 00	1,042,259 61	.....	1,042,259 61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (*f*)	Dec. 16, 1904	250,000	250,000	100 00	29,898,297 25	390,000 00	30,288,297 25	Dec. 31, 1928
Penn-Canadian Mines, Ltd. (*g*)	April 24, 1912	1,500,000	1,349,705	1 00	175,461 65	.....	175,461 65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.	April 11, 1906	3,000,000	2,469,802	1 00	462,350 35	.....	462,350 35	Jan. 2, 1917
Right of Way Mines, Ltd.	Sept. 11, 1909	2,000,000	1,685,500	1 00	252,825 00	.....	252,825 00	Mar. 17, 1917
Right of Way Mining Co., Ltd.	July 13, 1906	500,000	499,518	1 00	324,643 93	.....	324,643 93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.	Sept. 29, 1911	500,000	478,884	1 00	1,579,817 20	.....	1,579,817 20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.	Nov. 5, 1906	2,500,000	2,500,000	1 00	2,159,156 25	.....	2,159,156 25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.	July 10, 1903	25,000	7,761	1 00	1,940,250 00	.....	1,940,250 00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1 00	1,211,998 50	.....	1,211,998 50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd.	Nov. 30, 1908	1,500,000	1,416,590	1 00	637,465 50	.....	637,465 50	Sept. 22, 1913
Total (*h*)	.....	.....	.....	.....	95,203,749 91	1,092,518 75	96,296,268 66	.....

(*a*) In 1917 the capital stock of the company was reduced from $1,000,000 to $750,000, in 1918 from $750,000 to $500,000, and on December 21, 1919, from $500,000 to $150,000, by returning to shareholders amounts equal to the reduction in capital, leaving 300,000 shares issued of 50 cents each. The mine was sold to the Mining Corporation of Canada, and operated by it in 1920 and subsequently.

(*b*) 200,000 preferred shares par $1.00, redeemed April, 1925, and capital reduced from $2,200,000 to $2,000,000.

(*c*) Cash assets amounting to $50,000 paid on April 27, 1917.

(*d*) In addition a return of capital amounting to $600,000 was made on July 3, 1919, to stockholders of the Kerr Lake Mines, Ltd.

(*e*) Mining Corporation of Canada, Limited, now owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(*f*) Includes $16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(*g*) Paid out of capital $40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

(*h*) Does not include dividends by private companies such as M. J. O'Brien, Ltd.

Nickel, Copper and Platinum Metals

Nickel production in Ontario has grown from very small beginnings in 1887, followed by a long struggle for many years after that date, to be a most important industry and may now be credited with 85 per cent. of the world production of the metal. Production from New Caledonia, Ontario's chief competitor has been stationary for the past few years at about 4,000 tons per annum. Since the great war the problem has been to develop new industrial uses to provide an outlet for nickel which formerly was required for armament purposes. An aggressive educational campaign has been so successful within the past few years that whereas the nickel output for 1928 nearly equalled the wartime peak, the quantity marketed for armament use has been reduced from 60 to 3 per cent. The growth in output and industrial consumption of nickel, largely due to the spread of its uses both as fabricated articles and also in an ever-increasing number of alloys, has been responsible for the major part of the increase of profits during the past two years, and though this nickel market as yet is relatively small, the applicability of the metal to a wide range of new uses points to rapid expansion, particularly for steel rails, high pressure boiler linings, and automobile parts.

The new developments at depth on the Frood ore body mentioned below, which have proved an ore of very high copper content, adds to the interest since the demand for copper is practically unlimited. Two distinct types of ore bodies occur in the Sudbury basin, namely, "marginal" such as the Creighton, Garson and Levack mines, and "offset" such as the Worthington and Frood. The latter type has proved richer in platinum metals.

The most important feature during 1928 was the deep development work carried on at the Frood and Frood Extension mines by the International and Mond companies, respectively. According to the Report of the Ontario Nickel Commission, page 196, about 45 million tons of the upper portion of this deposit, estimated from drill cores, was reported as averaging 3.5 per cent. of combined metals, in the proportion of 2.05 of nickel and 1.45 of copper. The deep development work recently carried on, however, showed a much richer ore body at depth and large masses have been estimated to run from 4½ to 23 per cent. in copper and from 2 to 2.66 per cent in nickel. The precious metal content, including platinum metals, gold and silver, was also much richer than in the higher levels.

The Frood (International) and the Frood Extension (Mond) mines constitute one orebody. The International shaft is 3,050 feet deep and that of the Mond 3,350 feet. The International has levels opened up at depths of 1,200, 1,600, 2,400 and 2,800 feet; and the Mond at 1,400, 1,700, 2,000, 2,400, 2,800 and 3,100 feet. The International shaft was started December 24, 1926, and completed on March 22, 1928, or a period of 15 months, sinking being at an average rate of 203 feet per month. Shaft dimensions are 28 feet by 15 feet outside timbers. The Mond shaft is about one-half mile away. Since the new year (1929) the orebody has been penetrated at the 2,800-foot level in the International and at the 2,800- and 3,100-foot levels in the Mond, the width of the ore where cut running from 143 to 185 feet. The ore has proved to be progressively richer at depth, especially as regards copper content. Lord Melchett, president of the Mond company, stated in December, 1928, that on the 3,100-foot level a considerable body of ore assayed over 20 per cent. copper, 2 per cent. nickel, and 0.64 ounces of precious metals per ton.

Lord Melchett states, and careful analysis appears to justify the assertion, that never in the history of mining have such high values been shown over such a large body of ore, and further, that there was no doubt that an ore body of

enormous size and of exceptionally high grade would be developed sufficient to make these merged companies one of the largest producers of copper in the world. In addition, the actual ore reserves at the other properties now being operated by the two companies are large.

In Table XIV, following, the course of the nickel industry during the past five years is presented. That this metal takes on added importance during times of war is indicated by the fact that while in 1913 the quantity of ore smelted was 823,403 tons, it rose in 1918 to 1,559,892 tons, fell to 314,120 tons in 1922 and through new peace-time markets found for nickel, rose again in 1923 to 1,140,160 tons. A steady expansion in the use of nickel for industrial purposes has been noted since 1923. The matte produced in 1928 exceeded that of 1918, the record year heretofore when the output was 87,184 tons from 1,559,892 tons of ore smelted. Nickel and copper contained in matte exported in 1928 were valued at 18 and 10.5 cents per pound, respectively:—

TABLE XIV.—NICKEL-COPPER MINING AND SMELTING, 1924-1928

Schedule	1924	1925	1926	1927	1928
Ore raised.....tons	1,411,980	1,264,748	1,322,050	1,305,917	1,457,910
Ore smelted..... "	1,307,694	1,258,849	1,309,782	1,350,214	1,476,704
Bessemer matte produced..... "	65,943	70,280	78,643	81,848	91,313
Nickel content..... "	34,638	36,596	39,038	39,623	43,393
Copper content..... "	18,490	19,636	24,159	25,969	29,704
Matte exported*..... "	26,565	32,397	34,908	33,541	39,310
Nickel content..... "	34,638	36,596	39,038	39,623	43,393
Copper content..... "	18,490	19,636	24,159	25,969	29,704
Matte refined in Canada..... "	36,613	38,567	33,489	39,253	67,866
Men employed.....No.	2,459	2,650	3,132	3,418	3,845
Wages paid.....$	2,859,600	3,487,051	4,359,066	4,919,445	6,005,697

*All matte was exported prior to 1918 when refining in Canada began at Port Colborne, Ontario. The British America Nickel Corporation commenced refining operations at Deschênes, Quebec, in 1920, and closed down finally in July, 1924.

Refineries.—During the year at Port Colborne, the International Nickel Company of Canada recovered electrolytic and refined nickel, nickel oxide, converter copper, platinum, palladium and other metals of the platinum group. The record for 1927 and 1928 is shown in the subjoined table:—

TABLE XV.—NICKEL-COPPER REFINING, 1927 AND 1928

Schedule	1927		1928	
	Quantity	Value	Quantity	Value
		$		$
Matte, treated.....tons	39,253	.....	67,866	.....
Nickel oxide, marketed.....lb.	8,478,963	2,037,458	12,445,951	2,877,739
Metallic nickel, recovered..... "	28,469,996	7,497,436	49,142,644	12,595,814
Blister copper, recovered..... "	22,656,720	2,805,454	41,609,160	5,937,153
Gold, recovered*.....ounces	4,866	99,908	3,850	79,586
Silver, recovered*..... "	188,180	105,759	222,924	129,688
Platinum metals, recovered*..... "	22,762	1,270,843	23,539	1,309,923
Employees.....No.	576	.....	797	.....
Wages paid.....$	.....	813,253	.....	1,298,778

*Includes recoveries by the Mond Nickel Company at Clydach in Wales.

Platinum metals are the most important by-products in the refining of nickel-copper matte. Details regarding precious metals recovered during a five-year period by nickel-copper refineries treating Ontario matte are noted in the table which follows:—

TABLE XVI.—PRECIOUS METALS RECOVERED, 1924-1928

	1924	1925	1926	1927	1928	
	Ounces	Ounces	Ounces	Ounces	Ounces	Value, $
Gold†	4,125	4,016	4,447	4,866	3,850	79,586
Silver	122,889	134,390	151,429	188,180	222,924	129,688
Platinum metals:						
Platinum	9,181	8,692	9,471	11,217	10,452	704,360
Palladium	8,923	7,856	9,790	11,247	11,389	489,728
Rhodium, Ruthenium, Osmium and Iridium	593	432	234	298	1,689	115,835
Total ounces	18,697	16,980	19,495	22,762	23,539	.....
Value $	1,891,497	1,675,706	1,559,527	1,270,843	.....	1,309,923

†Includes small recoveries of the rhodium group by the Mond Nickel Company.

Average prices obtained for platinum in 1927 were $67.40 and for palladium $43.00 per fine ounce. Prices of the rarer platinum metals fluctuate so widely that average prices are difficult to secure.

Dividends.—Prior to 1926 the Ontario Department of Mines did not receive full information in regard to dividends paid by nickel companies. Dividends paid were published for the first time in the last Annual Report:—

TABLE XVII.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company		Period (inclusive)	Total to end of 1927	Paid in 1928	Total to end of 1928
Canadian Copper Company		1894–1901	$1,975,000	.....	$1,975,000
*International Nickel Co.	preferred	1906–1928	11,764,518	$534,754.50	12,299,273
	common	1909–1928	61,480,596	4,331,098.25	65,811,694
Total		.....	$75,220,114	$4,865,852.75	$80,085,967
†Mond Nickel Company	deferred	1906–1914	£264,043	.....	£264,043
	preferred	1904–1928	2,118,859	£262,500	2,381,359
	common	1905–1928	2,105,318	247,500	2,352,818
Total			£4,488,220	£510,000	£4,998,220
			or $21,842,334	$2,481,915	$24,324,249
Grand Total			$97,062,448	$7,347,768	$104,410,216

*Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again from 1925 to 1928, inclusive. Common stock outstanding was $41,834,600, and preferred stock $8,912,600, or a total of $50,747,200 at the beginning of 1928. On December 19, 1928, the authorized capital stock of $62,000,000 of the New Jersey company was reduced by changing the par value of the shares from $25 to $1 each, and at the same time the name of the company was changed to "Nickel Holdings Corporation." On December 31, 1928, the authorized capital was further reduced to $993,425 fully issued or subscribed for stock consisting of $843,700 preferred stock and $149,725 common stock, par value in each case.

†Debenture interest paid by the Mond Company was £75,465 for the year 1928; and from 1912 to 1928, inclusive, totalled £1,120,833. The issued and paid-up capital of this company, as of December 31, 1928, was £1,250,000 ordinary; £1,750,000 cumulative preference, £2,000,000 non-cumulative preference, both of these 7 per cent.; £375,000 of 5 per cent. first mortgage debenture stock, and £1,033,974 of 5½ per cent. mortgage debenture stock; or a total of £6,408,974. All shares have a par value of £1 each.

Pig Iron, Steel, Ferro-Alloys, and Coke

As indicated in the table which follows, the production of pig iron and its products has risen sharply in Ontario during the past five years. Pig iron increased by more than 76 per cent. and steel by 77 per cent. No domestic ore has been charged to the blast furnaces since 1925, all production being derived from imported ore from the United States. The increase in ore charged was 48 per cent. The average price for the year of iron ore at lower lake ports was $4.40 per long ton.

One reason for the decline of steel production after the war was the slackening in railroad construction, and a factor in the improvement has been the resumption in the demand for rails and other steel products used by the railroads. The railways are the heaviest consumers of steel products in Canada, accounting for about one-third of the output. On the other hand building has been proceeding at an advancing rate, mining has been active, and the bountiful crops of 1928 and preceding years have created a brisk demand for agricultural machinery.

The prices used in evaluating the output of iron and steel were $22.50 per long ton for foundry iron, $22.75 for malleable, and $20.00 for basic, while steel billets were valued at $38.50 per long ton. The above quotations were applied to the output from both Hamilton and Sault Ste. Marie, as the values f.o.b. works. The average prices of foundry and malleable iron at Toronto, during 1928, were as follows: Foundry No. 1, $25.27; Foundry No. 2, $24.35, and Malleable, $25.27. Basic, which is practically all used in inter-plant manufacturing by the producing companies, was quoted at $20.00 per long ton at the works. Steel billets, of which only a small quantity are sold, e.g., to forging establishments, ranged from $33.50 to $45.00 per long ton at Montreal.

The iron and steel industry of the United States enjoyed a most prosperous year during 1928, and reached a new record of 50,000,000 tons of steel ingots, exceeding the previous high record, set in 1926, by 1,700,000 tons. The steady demands of the automotive and building industries continued through the autumn and early winter and some of the companies fell behind on orders already booked.

The following table gives particulars of the iron and steel-making industry of the Province for the last five years:—

TABLE XVIII.—IRON AND STEEL STATISTICS, 1924-1928

Schedule	1924	1925	1926	1927	1928
Ontario ore smelted.....short tons	8,231	6,830	.....	.....	.....
Foreign ore smelted..... "	836,233	732,356	948,154	1,019,971	1,242,937
Limestone for flux..... "	187,571	109,198	218,996	217,748	324,550
Coke..... "	438,323	262,344	503,871	487,825	736,746
Pig iron produced..... "	465,888	412,837	545,737	515,366	822,952
Value of pig iron produced.....$	9,484,139	8,048,992	9,805,300	9,663,108	15,468,110
Steel made.....short tons	499,986	529,327	534,732	635,173	885,414
Value of steel made.....$	14,196,029	18,904,520	16,710,365	18,695,950	30,436,098

As shown in Table XVIII foreign ore charged was 1,242,937 tons from which a total of 822,952 tons of pig iron were made having a value of $15,468,110. The output consisted of 484,792 tons of basic, 258,873 tons of foundry, and 79,287 tons of malleable, of which basic was valued at $20 per long ton.

IRON BLAST FURNACES IN OPERATION, 1928

Name of Company	Furnaces			Fuel used	Location
	No.	Daily capacity, long tons	Days operated		
Algoma Steel Corporation, Ltd.	4	1,600	365	Coke	Sault Ste. Marie
Steel Company of Canada, Ltd.	2	825	365	Coke	Hamilton
Canadian Furnace Co., Ltd.	1	300	223	Coke	Port Colborne

BLAST FURNACES IN ONTARIO FOR THE PRODUCTION OF PIG IRON

Company	Location	Furnaces		Remarks
		No.	Daily capacity gross tons	
Algoma Steel Corporation, Ltd.	Sault Ste. Marie	4	1,600	Active
Atikokan Iron Company	Port Arthur	1	175	Idle since 1911
Canadian Furnace Co., Ltd.	Port Colborne	1	300	Re-opened May 25, '28
Canadian Steel Corporation, Ltd.	Ojibway (near Windsor)	2	1,100	Under construction
Midland Iron and Steel Co., Ltd.	Midland	1	120	Idle since Feb., 1921
Parry Sound Iron Co., Ltd.	Parry Sound	1	90	Idle since Oct. 1, 1919
Standard Iron Co., Ltd.	Deseronto	1	60	Idle since June 9, 1919
Steel Company of Canada, Ltd.	Hamilton	2	825	Active

Note.—The first and last mentioned produce open-hearth steel as well as pig iron.

Steel and Ferro-Alloys.—Steel ingots to the amount of 778,071 long tons were made in Ontario by five companies. Of these 760,234 tons were basic open hearth for use in the manufacturing plants of the makers.

Direct steel castings derived by the open hearth basic, crucible, and electric process, totalled 12,477 long tons, of which 10,665 long tons were electric and the balance open hearth basic and converter.

Ferro-alloys were made by four companies and included ferro-manganese and ferro-silicon. The total output amounted to 45,233 long tons.

PIG IRON, STEEL AND FERRO-ALLOY PRODUCERS

Company	Location
Canadian Furnace Co., Ltd. (*a*)	Port Colborne
Steel Company of Canada, Ltd (*a*), (*b*)	Hamilton
Algoma Steel Corporation, Ltd. (*a*), (*b*)	Sault Ste. Marie
Dominion Foundries and Steel, Ltd. (*b*)	Hamilton
Wm. Kennedy & Sons, Ltd. (*b*)	Owen Sound
Canadian Carborundum Co., Ltd. (*c*)	Niagara Falls
Electro Metallurgical Co. of Canada, Ltd. (*c*)	Welland
Abrasive Company of Canada, Ltd. (*c*)	Hamilton
Canadian Electric Castings Co., Ltd. (*b*)	Orillia
Welland Steel Castings, Ltd. (*b*)	Welland
Carbon and Alloy Steel Co., Ltd. (*b*)	Welland
Union Carbide Co. of Canada, Ltd. (*c*)	Welland
London Rolling Mills Co., Ltd. (*b*)	London

(*a*) pig iron; (*b*) steel; (*c*) ferro-alloys.

Coke.—The Algoma Steel Corporation, at Sault Ste. Marie, and the Steel Company of Canada at Hamilton, produce coke in conjunction with their blast furnace operations, while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. On March 29, an announcement was made of the purchase of the Hamilton By-Products Coke Company and the United Gas Company of Hamilton by the Dominion Securities Corporation of Toronto. Previously a large share of the holdings of these two companies was controlled by United States capitalists. The control will now be in local hands, operating under the name of Hamilton By-Product Coke Ovens, Limited. The materials used and products consumed and sold by the coke plants in Ontario during 1928 are shown in the subjoined table:—

THE COKING INDUSTRY IN ONTARIO, 1928

Kind	Unit	Quantity	Value
			$
MATERIALS USED			
Bituminous coal, foreign	tons	1,583,835	7,563,053
Sulphuric acid, 66° Be	lb.	31,162,879	183,153
All other materials	.....	.....	32,171
Caustic soda	.....	.....	9,198
Total	.....	.....	7,787,575
PRODUCTS MADE			
Coke*	tons	1,132,614	7,645,257
Coke breeze	"	92,639	148,810
Gas sold and used	M. cubic ft.	12,105,121	2,555,677
Tar and tar products	Imp. gals.	11,394,510	731,093
Ammonium sulphate	lb.	32,208,749	636,882
Light oils	Imp. gals.	2,896,960	306,031
Total	.....	.....	12,023,750

Lead-Zinc

Except for a small recovery of lead in the smelting of silver-cobalt ores and also some lead contained in concentrates shipped from the Treadwell-Yukon copper-lead-zinc property in the Sudbury basin, the output as given in the main table was produced by the Kingdon Mining, Smelting and Manufacturing Company at Galetta. The total output in 1928 was 6,814,757 pounds valued at $402,289 as against 7,990,709 pounds worth $528,729 in 1927. This production was mainly in the form of pig lead, the lead from other sources amounting only to 232,367 pounds.

Zinc has again appeared as an item in the main table. Occasional shipments of zinc-concentrate have been made from the Galetta lead mine, the accumulations recovered in the treatment of an ore in which the principal mineral is galena. With the opening up of the Sudbury lead-zinc field, zinc should now become a regular item in the list of mineral products. In 1928 some 77 tons of concentrate were shipped, containing 71,052 pounds of zinc in addition to small amounts of gold and silver. A deduction of 160 pounds per ton of concentrate treated was allowed for losses in smelting. The net output was 58,724 pounds worth $3,226.

Copper concentrate also, to the extent of 715 tons containing 180,546 pounds of copper and important quantities of gold and silver, were exported to the United States for treatment. Ten pounds of copper per ton of material treated was allowed for smelter losses to be deducted from the above figure.

The Treadwell-Yukon mine was steadily developed during 1928. The present program consists of sinking three shafts to the 1,500-foot level connecting the tops by an electric railway to the mill. All marketable copper concentrate was shipped to Laurel Hill, L.I. The zinc shipments were made to Trail, B.C. and Kellogg, Idaho, for experimental purposes. Zinc concentrate will probably find a market in Europe.

The price of lead on the New York market during the year was 6.305 cents per pound and 6.131 cents at St. Louis. Zinc in 1928 averaged 6.027 cents at St. Louis.

Diamond-Drilling

As a prospecting tool the diamond-drill continues to gain in favour with the mining companies of Ontario. The following table gives data covering operations in Ontario during the past three years:

Year	Machines operated	Holes drilled	Core Extracted	
			Feet	or Miles
1926	71	1,986	385,932	70.8
1927	72	1,494	359,041	68.0
1928	85	1,901	485,304	91.9

During the year under review the areas where the drilling was done were: Porcupine, 190,915 feet; Sudbury, 163,327; Kirkland Lake and Boston Creek, 92,195. Red and Woman lakes, 16,041, Cobalt, 7,523; Savant Lake, 6,288; Michipicoten, 5,496; Timagami, 2,669; Gowganda and Elk Lake, 850 feet. A list of the operators is appended:—

DIAMOND-DRILL OPERATORS IN ONTARIO IN 1928

Name	Ontario Address	No. of drills active
Badeski, F	Timmins	9
Chisholm, D. D. (Kirkland Lake Diamond Drilling Co.)	Timmins	7
Dome Mines, Ltd	South Porcupine	2
O'Brien Mine	Cobalt	1
McIntyre Porcupine Mines, Ltd	Schumacher	3
Mitchell, W. J., (Diamond-Drill Company, Ltd)	Cobalt	5
Morissette, N	Haileybury	5
Ontario Diamond-Drilling Co., Ltd	Sudbury	10
Reed & Ryan	Timmins	11
Smith & Travers	Sudbury	15
Wright-Hargreaves Gold Mines, Ltd	Kirkland Lake	2
Sudbury Diamond-Drilling Co., Ltd	Sudbury	15
Total		85

NON-METALLIC MINERALS

During 1928 the value of the output of non-metallic minerals totalled $7,822,641 as against $7,638,605 in 1927, or an increase of 2.4 per cent. The main items, with values in order of importance were as follows, natural gas $4,535,312, salt $1,377,629, gypsum $553,271, quartz and quartzite $308,608, petroleum $249,981, feldspar $180,153, talc $179,187 and arsenic $178,149. Actinolite, graphite, iron pyrites, and sulphuric acid (i.e. sulphur content), mica, mineral water and silica brick were represented, as may be seen in Table 1 in the list of non-metallics, but were all under $100,000 each in value.

Actinolite

This mineral which is a variety of asbestos, has been mined in Hastings county in a small way since 1883. It is mainly exported to the United States where it is used as an ingredient in the manufacture of roofing material. In 1928 the output was 70 tons valued at $875 as against 86 tons worth $1,075 in 1927.

Arsenic

Arsenic in the native state is a metallic mineral but since it is produced in Ontario in the oxide form, called in the trade white arsenic, it has been customary to include it under the non-metallics. The whole production is recovered in the smelting of the silver-cobalt arsenides of northern Ontario, by the Deloro Smelting and Refining Company. Including the arsenic produced as insecticides and also contained in speiss residues exported to the United States for treatment, the production in 1928 was 4,097,226 pounds valued at $178,149 as against 4,961,178 worth $197,668 in the previous year.

Barite

This mineral has not appeared in the production table since the year 1923. Several deposits are known to exist, and one in the Porcupine gold area, Canada Nighthawk Mines, Limited, is equipped with milling facilities. The main difficulty, however, for domestic producers is the limited home market and the high duty to be met on entry into the United States markets.

Coal (Lignite)

A development which may be of far-reaching importance to the Province of Ontario was the preliminary examination and tests carried out on the deposits of lignite coal at Blacksmith rapids on the Abitibi river in Northern Ontario, by the Ontario Department of Mines. This deposit has long been known, but heretofore, no extensive tests beyond analyses have been made. During 1928 about 1,000 pounds was brought out and complete tests made at the Fuel Testing Laboratory of the Department of Mines, Ottawa. As a result the Ontario Department of Mines decided to carry out a plan of diamond-drilling to delimit the thickness of the seam and extent of the deposit, and this work was begun in the spring of 1929.

Feldspar

During 1928 eight producers shipped 18,954 tons valued at $180,153 as against 17,119 tons worth $154,533 in 1927. The major portion of Ontario's spar is exported in the crude state to the United States where it is used mainly in the pottery trade. Material for this industry is ground generally so that 91 per cent. will pass a 330-mesh screen.

A feature in the feldspar industry which is of interest to Canadian producers was the merger of a large number of producers and grinders of feldspar in the United States into a company called Consolidated Feldspar Corporation, formed for the purpose of consolidating feldspar properties to assure ample supplies of raw material with adequate milling facilities for grinding in each of the producing fields of the United States and Canada. The company is capitalized at $5,000,000. One Ontario producer, Feldspar Quarries, Ltd., has joined the merger. An immediate effect of this merger is that companies which formerly bought spar in Ontario, are now supplied by producers in the United States, with the result that some Ontario producers lost their market and were forced to close down their quarries early in 1929.

The grinding of feldspar in Ontario is all done by one company, namely, the Frontenac Floor and Wall Tile Company, in its plant, at Kingston. During 1928 about 2,700 tons were ground, the major portion of which found a market in Ontario for the manufacture of porcelain and enamelled steel articles, such as sanitary ware and cooking utensils, etc.

A market which offers future expansion in the consumption of spar is in the manufacture of certain cheaper grades of glass. Spar for this purpose is ground to 40-mesh, and is usually sold on the basis of combined alkali and alumina content. During 1928 at Oshawa, the Feldspar Glass Company, Ltd., carried on experiments, using electric furnaces. One furnace was destroyed by fire in December before commercial manufacture had been reached. The firm expects to make bottle glass, using feldspar mainly as raw material.

Graphite

The only producer in Ontario of this mineral was the Black Donald Graphite Company, Ltd., of Calabogie, from their property on lots 17, 18 and 19, concession III, Brougham township, in Renfrew county. The production during 1928 was lower than formerly, due in part to a disastrous fire in February, when the mill and power-generating plant were destroyed. No damage was reported in the mine workings.

During the year 106 tons were mined and 392 tons treated. Sales, which consisted of crude and refined graphite of various grades, totalled 1,047 tons, valued at $52,373, as against 1,795 tons worth $109,613 in 1927. About 85 per cent. of the Ontario production is exported. Unsold product on hand at the end of the year was 177 tons refined and 14 tons crude.

Gypsum

Only one company was in operation during 1928, namely, the Canada Gypsum and Alabastine, Limited. This new organization took over the Ontario Gypsum Company, Ltd., the Nova Scotia Coal and Gypsum Company, Ltd., and the Toronto Builders' Supplies, Ltd., in 1927. The new company operated its Ontario properties at Oneida (Lythmore) and Seneca (Caledonia), in 1928. There was a total production of 85,811 tons of gypsum of various grades valued at $553,271 as against 83,998 tons, worth $500,688, in 1927. The grades in 1928 were as follows: Crushed, 20,675 tons; fine-grained, 1,134 tons; calcined sold, 4,133 tons; and 59,869 tons consumed in manufactured products such as insulex, plaster board, gyproc, etc.

In March, 1928, a bond issue of $2,500,000 was offered the public in order to finance the purchase of the business and property of the Manitoba Gypsum Co., Winnipeg, and its subsidiary, the British Columbia Gypsum Co., Ltd. Port Mann, B.C. With the acquisition of the Manitoba and British Columbia properties, the company will control the sole production in Canada of gypsum

products, such as "Gyproc" wall board, partition and roof tiles, etc., as well as "Insulex" and "Alabastine," with up-to-date plants in Montreal, Que., Caledonia and Lythmore, Ont., Winnipeg, Man., and Port Mann, B.C., and will also be a large producer of plaster of paris, Keene's cement, lime, etc., at these and additional plants operated at Elora, Teeswater and Paris, Ont. Consolidated sales of all these Canadian companies totalled $4,175,342 for the year 1927. Export demand from Great Britain, New Zealand and other countries is growing and will be supplied from Montreal and British Columbia plants.

Iron Pyrites (Sulphur)

Shipments of iron pyrites (464 tons) in 1928 were all from the property of the Grasselli Chemical Company, Ltd., near Flower Station on the Canadian Pacific Railway north of Kingston. The entire output was exported to the United States. For statistical reasons, the figures in Table I show the sulphur content of the sulphuric acid produced at Coniston by the Mond Division of the International Nickel Company at the selling value of the acid, in addition to the estimated sulphur content of the iron pyrites at the value of the crude ore.

The total sulphur produced, and arrived at by this method, was 4,974 tons, valued at $54,100. The Coniston "contact" process plant supplies a large part of Ontario's requirements for sulphuric acid by treating sulphur dioxide gases recovered from nickel-copper smelting operations. A full write-up of this new industry appeared in Vol. XXXVI, Part I, page 26.

An iron pyrites property at Queensboro in Hastings county, which formerly produced ore, was under examination by the Nichols Chemical Co., Ltd., during the latter part of the year. Pumping equipment was installed so that the mine could be unwatered. No shipments of ore were reported.

Mica

During the period 2,559 tons of mica, principally scrap, valued at $32,945, were shipped from the mines, as against 1,284 tons worth $75,183 in 1927. The decrease in value indicates a considerable falling off in the shipment of the higher grades of thumb-trimmed mica. Only 30.77 tons were mined during 1928 by two operators while shipments were reported by 9 firms.

By grades the shipments were as follows:

Grade	Pounds	Value
		$
Thumb-trimmed	35,684	8,636
Splittings	140	84
Scrap	962,410	19,425
Ground	120,000	4,800
Total	5,118,234	32,945

Mica splittings were valued at 60 cents per pound. The thumb-trimmed, which in size varies from 1 inch by 1 inch to 5 inches by 8 inches, brought the following prices:

Size, inches	Cents per lb.	Size, inches	Cents per lb.
1 by 1	7–14	2 by 4	.50– .60
1 by 2	15–20	3 by 5	.80– $1.00
1 by 3	18–27	4 by 6	$1.25– 1.90
2 by 2	22	5 by 8	$2.00
2 by 3	28–55		

MICA SHIPPERS, 1928

Name of Owner or Producer	Location or Name of Mine	P.O. Address of Manager, etc.
Bennett, H. V.	Buyer of mica	Perth
Bio Mica Co., Ltd.	Verona	324 Northcliffe Ave., Montreal
Kent Bros., and Estate of J. M. Stoness	Buyer of mica	Kingston
Lee, W. W.	" " "	Bedford Mills.
Martin, A. G.	" " "	236 Besserer St., Ottawa
McLaren, W. L.	4, 5, 6, VIII, N. Burgess tp.	Box 20, Perth
Smith, Damon	4, II, N. Burgess tp.	Brockville, R.R. 3
Cross, W. C., Estate		Madoc

Mineral Waters

The companies producing mineral waters in 1928 were as follows:—

PRODUCERS OF MINERAL WATERS, 1928

Name of Owner, Firm, or Company	Location of Spring or Well	P.O. Address of Manager, etc.
*Belanger, A.	North Plantagenet tp.	Papineauville, Que.
†Canada Dry Ginger Ale, Ltd.	Gloucester and Clarence tps.	6380 St. Urbain St., Montreal
Carlsbad, Ltd.	Carlsbad Springs	Carlsbad Springs, Que.
Denault, F.	Lot 22, con. IV, Clarence tp.	Bourget.
Goderich Mineral Water Co.	Goderich	Goderich.
Gurd & Co., Ltd., Charles	Caledonia tp.	1016 Bleury St., Montreal.
Sanitaris, Ltd.	Lot 27, con. XII, Pakenham tp.	Arnprior.

*Sold spring in April, 1928 to A. Leroux, Papineauville, Que.
†Formerly Caledonia Springs Co., Ltd.

The following table records shipments since 1921 of mineral waters with valuation in bulk form at the works:—

Shipments	1921	1922	1923	1924	1925	1926	1927	1928
Imperial gallons	308,647	209,072	227,030	201,670	183,012	208,400	293,200	253,630
Value $	14,438	10,528	14,047	13,133	25,452	27,277	12,811	27,890

Natural Gas

Production of natural gas in Ontario in 1928 from 2,126 wells was 7,632,740 thousand cubic feet, with a retail value of $4,535,312, according to the report (Vol. XXXVIII, Part V) by R. B. Harkness, Natural Gas Commissioner. The selling price ranged from 35 cents to $1.20 per thousand cubic feet. Production in 1927 was 7,311,215 thousand cubic feet. For fuller details the special report above mentioned should be consulted. Labour statistics follow*:—

Schedule	No. Employees	Wages Paid
Gas producers and distributors	1,123	$1,399,388
Drilling contractors	86	98,611
Total	1,209	1,497,999

*Includes a few small operators, estimated.

Petroleum

A report on "Petroleum in 1928," by the Natural Gas Commissioner, appears in Vol. XXXVIII, Part V. Statistical tables, which are repeated here for convenience, are taken from the above-mentioned report.

CRUDE PETROLEUM PRODUCTION BY FIELDS, 1924-1928

Field	1924	1925*	1926	1927	1928
	Bbls.	Bbls.	Bbls.	Bbls.	Bbls.
Petrolia, and Enniskillen township	60,916	53,166	55,485	60,172	60,547
Oil Springs	41,320	39,137	38,350	37,281	35,653
Moore township	4,483	8,195	2,438	2,014	2,148
Sarnia township	2,068	1,905	1,890	1,679	1,221
Plympton township	525	1,424	1,047	493	371
Bothwell	26,700	26,243	25,382	25,224	24,255
Dover, West } Tilbury	3,898	2,957	959	602	773
Tilbury East } Tilbury	.....	.....	.....	60	735
Raleigh township	783	887	676	276	.....
Onondaga township	456	261	361	210	185
Mosa township	8,862	8,397	7,868	7,456	7,268
Thamesville	.....	289	2,376	4,139	1,006
Euphemia township	.....	39	.....	.....	.....
Dunwich township	1,351	1,001	139	.....	.....
Romney township	2,955	1,235	.....	.....	.....
Total production ..... Bbls.	154,317	144,249	136,971	139,606	134,164
Value ..... $	390,423	369,154	376,822	289,390	249,981
Average price per bbl ..... $	2.51¼	2.56†	2.73	2.11	1.86

*Figures to July 1, 1925, supplied by the Supervisor of Petroleum Bounties at Petrolia.

†A bounty of 26¼ cents per barrel (35 Imperial gallons), or a total of $20,152, was paid in 1925 by the Federal Government under the "Petroleum Bounty Act" up to July 1, when the Act ceased to operate. This bounty was in addition to the values above quoted.

Refining of oil and the manufacture of oil refinery products were carried on during 1928 by four companies in Ontario, as follows:—

PETROLEUM REFINERIES, 1928

Company	Head Office	Plant	Days Operated
British American Oil Company, Ltd.	1312 Royal Bank Bldg., Toronto	Toronto	365
Canadian Oil Refineries, Ltd	Toronto	Petrolia	360
Imperial Oil Refineries, Ltd	445 South Christina St., Sarnia	Sarnia	365
McColl Bros	114 Don Esplanade, Toronto	Toronto	365

CRUDE PETROLEUM AND REFINERY STATISTICS, 1924-1928

Schedule	1924	1925	1926	1927	1928
Crude petroleum production:					
Imp. gals	5,401,102	5,024,770	4,693,999	4,886,199	4,695,714
*Selling value ..... $	390,424	369,154	376,822	289,391	249,981
Canadian crude, distilled:					
Imp. gals	5,123,683	4,859,148	5,017,500	5,205,097	4,484,858
Value ..... $	394,398	358,245	422,159	363,320	283,959
Per cent. of total	3.27	2.92	2.66	2.33	1.71

*The value includes bounty paid to producers up to July 1, 1925.

CRUDE PETROLEUM AND REFINERY STATISTICS, 1924-1928—*Continued*

Schedule	1924	1925	1926	1927	1928
Imported crude, distilled:					
Imp. gals.	151,381,481	161,895,295	183,347,749	218,200,977	257,929,514
Value $	11,575,058	13,056,823	16,940	15,900,079	17,617,756
Products:					
Gasolene Imp. gals.	61,493,214	73,083,022	84,936,377	100,944,586	122,792,092
Value $	9,392,837	11,032,134	14,983,322	13,641,570	18,199,305
Illuminating oil Imp. gals.	28,816,322	18,677,629	8,088,787	23,712,369	21,304,385
Value $	3,055,188	2,222,569	1,266,577	2,828,872	2,650,877
Lubricating oil Imp. gals.	12,011,116	13,297,275	16,025,753	17,040,724	16,822,292
Value $	2,009,732	2,364,320	3,540,786	3,237,375	2,813,371
Engine distillate and naphtha Imp. gals.	.....	.....	53,869	4,045,416	3,062,787
Value $	.....	.....	10,774	510,960	445,526
Still gas M. cu. ft.	524,737	431,713	630,325	811,666	823,320
Value $	172,555	167,869	256,935	207,370	185,595
*Gas and fuel oil Imp. gals.	36,702,043	46,064,129	41,883,125	53,767,638	76,469,354
Value $	2,494,858	2,947,378	3,182,770	3,280,343	4,104,338
Paraffin wax and candles lb.	9,112,143	15,502,029	9,858,490	9,526,072	17,030,064
Value $	551,434	734,322	648,303	505,133	599,341
Tar and grease lb.	10,325,735	9,301,674	11,260,882	11,254,706	14,626,752
Value $	187,544	177,474	221,826	221,694	267,563
Acid oil Imp. gals.	1,350,450	1,858,176	711,970	768,171	†
Value $	61,748	85,761	35,823	46,634	†
Acid and petroleum coke tons	36,200	31,501	45,774	44,768	49,409
Value $	226,005	212,085	265,841	282,828	314,794
Asphalt Imp. gals.	.....	.....	.....	1,060,761	1,276,098
Value $	.....	.....	.....	58,919	65,003
Miscellaneous $	29,261	1,596	2,978	434,655	387,544
Total value of products $	18,181,162	19,945,508	24,182,575	25,256,353	30,033,257
Employees Ave. No.	1,603	2,165	2,241	1,871	1,853
Wages paid $	2,453,082	2,702,034	2,876,150	2,883,575	3,013,872
Capital invested $	.....	16,372,960	20,441,740	19,354,638	19,570,531

*The value includes bounty paid to producers up to July 1, 1925.
†Included in acid coke.

An examination of the table of imports will indicate a general increase in all products but paraffin waxes, candles and vaselines. In spite of the increase in the capacity of Ontario refineries and the addition of one large refinery, the importation of refined gasolene (irrespective of casing head or blending gasolene) has increased by two and one-half million gallons, and lubricating oils about one million gallons, or the output of a small refinery. Practically all of these imports are from the United States of America.

The following table shows the quantity and value (less freight, exchange and sales tax) of crude oil and its refined products imported into Ontario in the years 1927 and 1928. Nearly all of this came from the United States. The information is furnished by the Department of External Trade and Commerce, Ottawa, and forwarded by the Dominion Bureau of Statistics.

PETROLEUM AND REFINED PRODUCTS IMPORTED IN 1927 AND 1928

Imports	1927		1928	
	Imperial gallons	Value	Imperial gallons	Value
CRUDE PETROLEUM:				
Petroleum, 0.790 specific gravity or heavier, for refining	215,172,375	$9,882,693	260,328,023	$11,588,107
REFINED PETROLEUM:				
For use in concentrating ores	2,994	$1,792	4,877	$2,890
Gasoline lighter than 0.725 specific gravity (casing-head gasolene)	41,989,202	3,941,055	51,505,215	5,668,996
Gasolene between 0.770 and 0.725 specific gravity	6,860,050	705,403	9,312,836	1,064,398
Kerosene and illuminating oils	2,182,990	177,485	1,863,101	162,494
Gas oils, 0.790 specific gravity or heavier, imported by refiners	6,844	780	40,787	4,088
Lubricating and other oils	5,417,889	1,630,337	6,306,623	1,951,565
Fuel oil, 0.8235 specific gravity or heavier	8,308,386	537,578	9,029,113	586,014
Total	64,768,355	$6,994,430	78,062,552	$9,440,445
PETROLEUM PRODUCTS:				
Axle grease ... lb.	2,463,158	$121,329	2,604,351	$118,581
Vaseline, toilet and medicinal petroleum	.....	130,612	.....	121,687
Paraffin wax ... lb.	2,237,412	101,302	1,342,590	71,047
Paraffin wax candles ... lb.	250,557	53,407	213,560	47,778
Other petroleum products ... gals.	1,056,956	177,089	1,735,097	309,136
Total	.....	$583,739	.....	$668,229
Total value	.....	$17,460,862	.....	$21,696,781

Total net value of petroleum and refined products imported in 1928	$21,696,781
Duty paid on the above, calculated on existing tariff schedule	682,297
Sales tax at 3 per cent	650,903
Freight, approximately	9,988,168
Total value delivered in Ontario	$33,018,149

Quartzite, Quartz and Silica Brick

During 1928, there was a decided increase in the production of quartzite and quartz, the figures being 194,503 tons valued at $308,608 as against 159,150 tons worth $266,204 in 1927. Some quartz is also recovered as a by-product in the quarrying of feldspar, but during 1928 no sales were reported.

The largest producer is the Dominion Mines and Quarries, Limited, which operated its Killarney quarry on the north shore of Lake Huron. The East Neebish quarry, operated in former years by this company, was idle during the period. Manitoulin Quartzite, Limited, continued development work at its Sheguiandah quarry on Manitoulin island but reported no shipments. The works already completed include a dock 1,000 feet long to reach deep water. Buildings such as offices and blacksmith shop were erected, and plant railways laid. The quarry face is roughly 100 feet high by 200 feet wide and has been uncovered of overburden for three or four hundred yards. The Mond Nickel Company again reported production, all of which was crushed to 1½ inch size and consumed at the Coniston smelter, as a flux.

Wright and Company of Sault Ste. Marie were producers, part of their output going to supply raw material required in silica brick manufacture by

the Algoma Steel Corporation for consumption in their own plants. During 1928 there were 1,596,819 silica brick made having a value of $86,323.

Heretofore, the value of silica brick has been included in the total mineral production of Ontario after deducting the value of crude quartz entering into the product. But this method was confusing inasmuch as the true value of silica brick in the main table had to be shown at a lower figure. With a view to including silica brick along with industries such as the manufacture of refractories and cement products, it was decided to eliminate its value from the main table. This was done for the year 1927. It now appears more satisfactory to include the silica brick in the main table at its true value for the reason that otherwise the statistics of manufacturing industries are incomplete. For this report, the crude quartz consumed in the manufacture of silica brick is included under quartz with its proper f.o.b. selling value. In addition silica brick at its true value is also shown and included in the total. The duplication involved is very small.

A list of the producers follows:—

QUARTZITE, QUARTZ AND SILICA BRICK PRODUCERS, 1928

Name of Owner, Firm or Company	P.O. Address of Operator	Location of Quarry
Algoma Steel Corporation, Ltd.	Sault Ste. Marie	*
Booth, Edmund	Gordon Bay	Conger tp.
Dominion Mines and Quarries, Ltd.	Toronto, Canada Life Bldg.	East Neebish and Killarney.
Mond Nickel Company	Coniston	Neelon tp.
Rayner, G. W.	Toronto, 151 Roxboro St.E.	Deroche tp.
Wright and Company	Sault Ste. Marie	Deroche tp., Mile 19, A.C.Ry.

*Producers of silica brick. Quartz supplied by Wright and Company.

Salt

Revised figures for salt production by Ontario salt companies during 1928 give a total of 279,841 tons having a selling value of $1,377,629 as against 254,180 tons valued at $1,510,777 in the previous year. During the period eight companies operated nine establishments and employed on the average 299 workers, of whom 36 were females, with a payroll amounting to $337,214. The salt industry is centred in Bruce, Huron, Lambton and Essex counties, in the southwestern part of the Province, which is underlain by salt beds. Salt brine is pumped from wells, evaporated and graded. Included with the total output is the salt equivalent of brine used in chemical plants at Sandwich and Amherstburg, on the Detroit river, for the manufacture of bleaching powder, liquid chlorine, muriatic acid, caustic soda and soda ash. The chlorine plant of the Canadian Salt Company at Sandwich was damaged by fire in March, 1928.

Canadian Industries, Limited, a subsidiary of Imperial Chemical Industries, Limited, of London, England, purchased the Canadian Salt Company, Limited, on Nov. 11, indicating that the heavy chemical industry of Canada is rapidly growing. The output of liquid chlorine, bleaching powder, caustic soda and other alkali chemicals by the Canadian Salt Company has lately developed to a extent where it has become more important than the basic production of salt. The Windsor plant will be dismantled and production centred at Sandwich where the salt beds are thicker.

The several grades and total tonnages of salt, with value exclusive of packages, marketed for the past five years are tabulated as follows:—

SALT STATISTICS, 1924-1928

Schedule	1924	1925	1926	1927	1928
Land.....tons	4,612	5,125	3,965	4,599	3,621
Coarse..... "	28,496	33,197	31,192	25,216	26,730
Fine..... "	42,555	43,286	47,202	47,185	51,055
Table and Dairy..... "	41,134	46,602	50,461	53,477	56,214
Pressed Blocks..... "	3,572	4,605	6,505	7,709	7,083
Brine (salt equivalent)..... "	83,059	93,500	113,020	115,995	135,138
Total sold or used..... "	203,428	226,470	252,345	254,180	279,841
Value of products sold or used. $	1,337,311	1,466,450	1,388,672	1,510,777	1,377,629
Employees.....No.	*439	*467	*466	290	299
Wages.....$	482,263	555,729	614,790	322,549	337,214

*Employees of Sandwich salt and chemical works are included.

Companies producing brine or salt in 1928 were as follows:

OPERATING SALT COMPANIES, 1928

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited.....	Amherstburg*.....	Amherstburg.
Canadian Salt Company, Limited, The	Windsor..... / Sandwich*.....	Sandwich.
Dominion Salt Company, Limited, The	Sarnia.....	Sarnia.
Exeter Salt Works, Company, Limited.	Exeter.....	Exeter.
Goderich Salt Co., Limited.....	Goderich.....	Goderich.
Kincardine Salt Co., Ltd.....	Kincardine.....	Kincardine.
Western Canada Flour Mills Co., Ltd.	Goderich.....	Goderich.
Western Salt Company, Limited.....	Courtright.....	Courtright.

*Chemical works using salt brine as raw material.

Talc and Soapstone

Production was slightly lower in 1928 as compared with 1927, due mainly to the fact that no soapstone output was reported during the period. Two talc mines and mills were operated in 1928, namely, those of the Asbestos Pulp Company and Geo. H. Gillespie Company, both at Madoc in Hastings county. During the period 15,634 tons were mined and 15,915 tons milled. Ground talc is marketed in various grades as follows: Low at $9.00 per ton and medium at $12.50, while high grade brings as much as $18.00 per ton. The market is steady and is found mainly in Canada and the United States.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1924-1928

Schedule	1924	1925	1926	1927	1928
Soapstone shipped.....tons	.....	64	110	135	.....
Ground talc shipped..... "	10,718	13,614	14,772	15,003	14,925
Total value shipments.....$	130,577	174,116	178,986	181,981	179,187
Employees, mine and mill.....No.	40	51	50	61	45
Wages paid.....$	37,075	47,971	47,083	51,834	44,858

STRUCTURAL MATERIALS AND CLAY PRODUCTS

General Remarks

The value of Canadian construction contracts awarded for 1928, reported by *McLean Building Review* was $472,032,600 as compared with $418,951,600 in 1927. Ontario contracts in 1928 amounted to $188,351,700. Building costs have been stable for the past three years and material prices are considerably below the peak of 1920. It is expected that prices will remain stabilized at or near the present levels and, while there may be some fluctuations in the cost of building materials, no important reductions in building costs appear likely for some time, particularly in view of higher wage schedules.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1924-1928

Classification	1924	1925	1926	1927	1928
Residential	$43,090,000	$47,529,600	$52,084,100	$57,580,800	$64,628,600
Business	27,706,000	32,579,800	38,808,200	81,328,100	58,700,200
Industrial	7,017,000	3,754,700	21,126,900	11,922,500	25,109,800
Engineering	58,228,000	37,381,000	29,910,200	45,327,600	39,913,100
Total	$136,041,000	$121,248,100	$141,929,400	$196,159,000	$188,351,700

Building permits in sixty-three Canadian cities in 1928 were valued at $219,105,715. Of this total thirty Ontario cities accounted for $104,777,566 or 47.8 per cent., as noted in the following table abstracted from *Annual Review of Building Permits in Canada in 1928*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa.

BUILDING PERMITS IN ONTARIO, 1920-1928

Year	30 Ontario Cities, Value	Prices Index No. (*a*)	Toronto Metropolitan Area (*b*) Value	Wages Index No. (*c*)
1920	$58,636,365	214.9 (*d*)	$30,049,413	180.9 (*d*)
1921	59,315,845	183.2	31,979,346	170.5
1922	81,396,259	162.2	36,405,625	162.5
1923	74,673,080	167.0	39,530,877	166.4
1924	57,330,141	159.1	29,636,428	169.1
1925	59,888,867	153.7	32,408,636	170.4
1926	65,373,757	149.2	31,588,124	172.1
1927	79,883,344	147.7	37,316,511	179.3
1928	104,777,566	149.3	59,817,568	185.6

(*a*) Applies to average weighted index numbers for Canadian wholesale prices of building materials on the basis of 1913 = 100, as compiled by Dominion Bureau of Statistics.
(*b*) Includes York and East York municipalities.
(*c*) Average index number of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913 = 100.
(*d*) Peak year.

Cement

During 1928 the plants in operation were those of the Canada Cement Company, Limited, located at Belleville, Port Colborne, Lakefield; and that of the St. Marys Cement Company, Limited, at St. Marys. The Lakefield plant, the latest addition to Canada Cement Company's chain, was completely rebuilt and put in operation late in 1927. It is the largest plant in Canada with a daily capacity of 3,000 barrels. Cement statistics for the last pre-war year and subsequently are given in the following table:—

PORTLAND CEMENT STATISTICS, 1913-1928

Year	No. of Operating Plants	Average No. Employees	Wages	Stock on hand Dec. 31st bbls.	Sales		Average Price per bbl. (350 lb.)
					Barrels	Value	
			$			$	$
1913.....	13	1,382	955,729	450,213	3,802,321	4,105,455	1 08
1914.....	11	987	653,351	846,562	2,665,650	2,931,190	1 10
1915.....	7	692	425,170	755,799	2,302,242	2,534,537	1 10
1916.....	7	659	428,774	380,458	2,143,949	2,242,433	1 05
1917.....	6	589	538,355	567,261	2,063,231	2,934,271	1 42
1918.....	4	425	423,580	473,184	1,226,244	1,910,839	1 56
1919.....	5	647	722,029	278,188	2,022,575	3,659,720	1 81
1920.....	5	859	1,283,359	248,142	2,035,594	4,377,814	2 15
1921.....	5	883	1,228,460	174,686	2,723,072	6,425,266	2 37
1922.....	4	768	990,997	396,911	3,104,386	6,235,370	2 01
1923.....	4	852	1,084,711	452,378	3,296,428	5,855,590	1 77
1924.....	4	757	992,808	352,851	3,564,499	5,668,671	1 59
1925.....	4	700	921,643	339,541	3,462,358	5,253,911	1 52
1926.....	3	764	997,089	457,161	3,398,860	4,792,857	1 41
1927.....	4	931	1,129,546	264,241	3,751,786	5,144,326	1 37
1928.....	4	838	1,108,254	529,913	3,911,795	5,520,897	1 41

In the annual statement of the Canada Cement Company, Limited, for the fiscal year ending November 30, 1928, mention is made of the generally prosperous business conditions that prevailed throughout Canada during 1928 as responsible for a better demand for cement; also that concrete roads were steadily gaining in favour, offering an increased market for cement. Canada now has some 2,000 miles of concrete roads, while the United States has nearly 100,000 miles, or a ratio of 1 to 50 which is not commensurate with the population ratio of about 1 to 12.

In February, 1928, an official announcement was made concerning the purchase of the National Cement Company of Montreal for $2,435,000 by Alfred Rogers, President of the Elias Rogers Coal Company. This plant, which is now privately owned and will operate independently of any other company, is a factor in supplying the needs of Eastern Ontario.

Cement Products.—In recent years the industry of cement products manufacture in Ontario has assumed considerable importance. Since 1924 no data have been included in the tables of mineral production since the raw materials entering into the manufacture of these products have all been accounted for. But readers have pointed out that, being so closely allied to the building industry, statistics of cement products should be included so that complete information covering all structural materials might be available under one cover. The following table gives the record of materials used and products made by cement products manufacturers during the past 3 years in Ontario. Monolithic construction is not included. Statistics for the years 1924-5 appear in Volume XXXVII, Part I.

PRODUCTION OF CEMENT PRODUCTS IN ONTARIO, 1926-1928*

	1926		1927		1928	
	Quantity	Cost at Works	Quantity	Cost at Works	Quantity	Cost at Works
MATERIALS USED		$		$		$
Portland cement.....bbls.	139,201	301,617	151,383	320,316	195,105	401,648
Quicklime.....bu.	655	307	143	76	641	305
Sand.....cu. yds.	48,581	94,503	39,193	64,214	42,499	66,176
Gravel..... "	83,307	121,050	65,525	112,584	66,572	110,545
Crushed stone..... "	6,752	14,570	5,888	10,691	20,693	65,243
Cinders.....tons	.....	.....	6,695	3,474	.....	22,818
Boxes, crates, lumber, etc.....	.....	7,562	.....	10,257	.....	18,806
Other materials.....	.....	28,158	.....	62,488	.....	51,100
Total.....	.....	567,767	.....	584,100	.....	736,641
PRODUCTS MADE						
Cement brick.....M.	1,678	53,112	226,588	79,863	2,597	39,947
Hollow building blocks, etc....	.....	826,938	.....	684,884	.....	779,462
Drain pipe.....	.....	134,722	.....	204,016	.....	124,088
Sewer and culvert pipe.....	.....	319,162	.....	340,215	.....	746,438
Artificial stone.....	.....	161,871	.....	153,562	.....	379,202
Cement posts, poles, etc.....	.....	26,341	.....	47,730	.....	9,319
Cinder blocks (cincrete)....M.	.....	.....	.....	69,145	950	190,158
Other products.....	.....	61,241	.....	105,635	.....	173,103
	.....	1,583,437	.....	1,685,050	.....	2,441,717

*Supplied by Dominion Bureau of Statistics, Ottawa.

The cement products industry is comprised of a number of small operations principally, although a few of them are fairly extensive and have substantial plants. Many of them, however, are organized for temporary operations to fill a local demand that may have arisen. As a result the number of plants fluctuates from year to year as may be seen in the accompanying table. On the other hand, wages paid and value of products made have steadily increased indicating that the well-organized establishments have a steady and expanding business.

PRINCIPAL STATISTICS OF CEMENT PRODUCTS INDUSTRY, 1924-1928*

	1924	1925	1926	1927	1928
Plants.....No.	92	148	133	109	105
Wage-earners (average).....No.	306	507	474	481	590
Wages paid.....$	268,385	411,836	439,487	468,371	617,503
Cost of fuel.....$	21,710	30,751	33,391	29,257	39,669
Capital invested.....$	1,348,246	2,068,497	2,168,758	1,888,102	2,501,018
Value products at works.....$	1,001,036	1,499,938	1,583,437	1,685,050	2,441,717

*Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

Some 25 lime-kilns operated by 19 companies and individuals were in active operation in Ontario in 1928; the number has not varied greatly during the past ten years. The industry, while reduced in number of plants as compared with early years, has developed until annual production is 4½ times that of 1913. The production of hydrated lime has been developed in recent years, and a

number of plants are now equipped to manufacture this product which finds its market principally in the building trades. Quicklime is more widely used in the production of chemicals. Consumption percentages in the several industries in 1927 were as follows: Chemical works 64.4, building trades, 10.8, dealers 7.2, sugar refineries 3.5, pulp and paper 3.8, and the balance or 10.3 per cent. by glass works, tanneries, metallurgical operations and other consumers.

The lime-burning industry in Ontario gave steady employment during the year to 414 men who received $390,611 in wages. The largest item in manufacturing costs is that of fuel which includes coal, wood, natural gas, gasolene and kerosene. Statistics for the past five years follow:—

LIME STATISTICS, 1924-1928

Year	Lime Marketed or Used						Fuel Costs	Employees	Wages
	Hydrated			Quicklime					
	Tons	Value		Bush (70 lbs.)	Value				
		Total	Per Ton		Total	Per Bush.			
		$	$		$	c.	$		$
1924..	35,989	438,607	12 19	4,391,050	1,401,545	31.9	394,195	396	402,295
1925..	41,610	477,585	11 47	5,115,882	1,566,540	30.6	375,220	409	436,867
1926..	39,217	457,978	11 68	5,402,261	1,593,468	29.5	396,128	414	397,988
1927..	44,749	540,687	12 08	5,668,087	1,657,552	29.2	386,284	451	458,001
1928..	49,085	597,367	12 17	6,517,170	1,870,476	28.7	388,152	414	390,611

Below are given the names of producers and the location of plants operated in 1928:—

LIME PRODUCERS, 1928

Name of Owner or Company	Location of Kilns	Head Office Address
American Cyanamid Co.....(†)	Niagara Falls.....	Niagara Falls.
Beachville White Lime Co., Ltd.....	Beachville.....	Beachville.
Biederman, Albert G.....	Wilberforce tp.....	Golden Lake.
Brunner Mond Canada, Limited.....(†)	Anderdon tp., near Amherstburg.....	Toronto, Bank of Commerce Building.
Canada Gypsum and Alabastine, Ltd. (*)	Elora and Teeswater.....	Paris.
Canada Lime Co.....	Coboconk and Sand Point.	Toronto, 465 Bay St.
Cameron, W. M.....	Carleton Place.....	Carleton Place.
Chatham Lime Works.....	Owen Sound.....	Owen Sound.
Christie, Henderson & Co., Limited....	Hespeler (*), Puslinch, Kelso, Galt.....	Toronto, 201 Crown Office Building.
Dominion Sugar Company.....(†)	Chatham and Wallaceburg	Chatham.
Dominion Rock Products, Ltd.....	Eganville.....	Montreal, 1017 New Birks Bldg.
Gallagher Lime and Stone Co., Ltd.....	Barton tp.....	Hamilton.
Harvey E., Limited.....	Rockwood.....	Guelph.
Jamieson Lime Co.....	Renfrew.....	Renfrew.
Robertson & Co., Ltd., D.....	Nassagaweya tp.....	Toronto, 26 Queen St. E.
Shane Lime Co.....	Grattan tp.....	Eganville.
Standard White Lime Co., Limited.....	Beachville, Guelph (*), St. Marys and Rockwood.	Guelph, 15 Douglas St.
Toronto Brick Co., Ltd.....	Coboconk.....	Toronto, 897 Bay St.
Toronto Lime Co., Ltd.....	Dolly Varden.....	Toronto, 26 Queen St. E.
Weppler, Henry.....	Glenelg tp.....	Priceville, R.R. No. 2.

*Hydrated lime plants.
†Product from high calcium limestone is used in manufacture of chemicals and sugar.

Sand-Lime Brick

In 1928 the output of sand-lime brick was 61,506 M worth $745,719 as against 61,380 M valued at $721,485 in the previous year. These figures include the value of the lime consumed in manufacturing. The figure for value as shown in Tables I and II is the total selling value without any deduction, since the small duplication in value will in part compensate for sand produced by many part time operators from whom no reports are received.

The following table shows statistics for the past five years, also the comparative average values of common clay brick:—

SAND-LIME BRICK STATISTICS, 1924-1928

Year	No. of operating plants	No. of wage-earners	Wages	Sales				Average value per M. of common clay brick
				M.	Total selling value	Average value per M.	Value with lime cost deducted	
1924	10	186	195,116	54,410	$603,275	$11.09	$512,361	$16.94
1925	8	202	213,556	66,506	820,893	12.34	677,103	15.28
1926	8	178	171,747	46,869	555,847	11.86	461,376	15.18
1927	7	199	224,535	61,380	721,485	11.75	600,750	15.83
1928	7	183	205,497	61,506	745,719	12.12	624,228	15.83

All the active plants in 1928 were located in Toronto or vicinity. The lits follows:—

SAND-LIME BRICK PRODUCERS, 1928

Name of Company	Address	Location of Plant
Canada Sand-Lime Pressed Brick Co., Ltd..	28 Symes Rd., Toronto.....	Toronto.
Harbour Brick Co.....	Fleet St. at Bathurst, Toronto.	Toronto.
Hinde Bros.....	134 Northlands Ave., Toronto.	Toronto.
Leaside Brick and Sand Co., Ltd.....	York Bldg., Toronto.....	Toronto.
*Shepard, Jas. G., and Co., Ltd.....	Wellington, Ont.....	Wellington.
Toronto Brick Co., Ltd.....	897 Bay St., Toronto.....	Toronto.
Wilcox Lake Brick Co., Ltd.....	Richmond Hill, Ont.....	Wilcox Lake.
York Sandstone Brick Co., Ltd.....	447 Victoria Park Ave. Toronto	Toronto.

*Plant not operated in 1927 or 1928.

Sand and Gravel

Although figures for sand and gravel production as given in Table I cover the output of the more important operators, it should be pointed out that because of the seasonal nature of the operations and lack of information many small operators of isolated pits have of necessity been omitted. In addition to individuals and companies reporting pit operations, several operators were licensed to dredge some of the shoals and shore lines of the Great Lakes and Rivers.

In compilation of provincial statistics of sand and gravel the material consumed by the railway companies in the Province has never been included for the reason that it is produced by the railways from their own pits and used by them as ballast, no sales having taken place. In the reports of the Dominion Bureau of Statistics, this railway ballast is included as production, and this fact should be kept in mind in making any comparisons.

The output of sand and gravel during 1927 and 1928 was as follows:

Origin	1927		1928	
	Tons	Value	Tons	Value
Private pit operators	2,274,515	$966,178	2,193,250	$973,760
Dredged from Great Lakes and Rivers	1,488,271	799,825	1,566,540	580,201
Department of Northern Development	777,125	57,565	805,073	71,562
Department of Highways	640,000	200,000	740,961	164,655
Miscellaneous counties and townships	201,858	12,225	887,293	266,188
Total	5,381,769	$2,035,793	6,193,117	$2,056,366

The consumption of sand and gravel in 1927 and 1928 has been divided as follows:—

Consumption	1927		1928	
	Tons	Value	Tons	Value
Moulding Sand	131,161	$77,576	41,604	$44,306
Building Sand	967,995	416,036	1,121,570	417,847
Other Sands	5,218	6,833	12,496	12,718
*Railway Ballast	186,587	20,756	.....	.....
Concrete and Road Building	3,456,968	1,215,807	4,346,405	1,181,963
†Crushed and washed	633,840	298,785	671,042	399,532
Total	5,381,769	$2,035,793	6,193,117	$2,056,366

*Supplied to railways by sand and gravel producers. Sand and gravel produced for ballast by the railways from their own pits has not been included.

†This material is used principally in building and construction work.

Licensed Operations.—There were 29 boats operating in the Province during the season of 1928 engaged in removing sand and gravel under Ontario License. Of these, 19 operated in Crown waters exclusively and 10 operated in Crown waters and on privately owned properties. Each boat operating in Crown waters pays a license fee of $100.00 for each area. The fee to operate on private properties is $10.00. The rate of royalty ranges from 3 6/10 cents to 20 cents per cubic yard. This is based on the grade of material and the location of the deposits. The license fees amounted to $5,405.00, and total removals were 921,123.3 cubic yards upon which $125,966.13 royalty was collected.

No royalties were collected on 44,417 cubic yards delivered to 16 municipalities, and 239,281 cubic yards removed from privately owned properties. The various grades of material are used for concrete, stucco, plaster, road building and filling.

These operations were in St. Clair river, St. Lawrence river, Lake Ontario, Thames river, Lake Erie, Midland bay, Lake Huron, St. Marys river and Lake Superior.

A list of sand and gravel producers follows; only those having an output of 1,000 cubic yards or over in 1928 are listed:—

SAND AND GRAVEL OPERATORS, 1928

Name or Company	Material G=Gravel S=Sand	Location of Deposits	Address
Adair, Dolson	S. and G.	Caledon tp., lot 24, con. V	Caledon, R.R. 2.
Adelaide, Township of	S. and G.	Adelaide tp., lot 3, con. V	Arkona, R.R. 1.
Armstrong Supply Co., Ltd.	G.	York St., Hamilton	Hamilton.
Ashton, Thos	S.	Victoria Park Ave	Toronto, 1354 Queen St. East.
Austin, H. B	G.	Erin tp., lot 16, con. X	Erin, Box 48.
Barton, Township of	S. and G.	Barton tp	Clerk, Court House, Hamilton.
Bateman, Cecil	S. and G.	Grey tp	Ethel.
Bayham, Township of	S. and G.	Bayham tp	Road Supt., Straffordville
Beattie, A			Gadshill.
Bellyou, N. E	S. and G.	Murray tp., lot 6, con. 1	Trenton, R.R. 4.
Benson & Patterson	S. and G.	Stamford	Stamford.
Bentinck, Township of	S. and G.	Bentinck tp	Clerk, Hanover, R.R. 3.
Beverley, Township of	S. and G.	Beverley tp	Clerk, Rockton, Box 65.
Blizard, Mrs. R. E	S. and G.	London tp., lot 11, con. III	London, R.R. 6.
Boyd Bros	S. and G.	Osgoode tp., con. I	Osgoode.
Brantford, City	S. and G.	Webster St., Brantford	Brantford.
Breen, M	S. and G.		London, R.R. 6.
Breen, Thos	S. and G.	McGarry, tp	Cheminis.
Bruce, County of	S. and G.	Bruce county	Walkerton, Box 201.
Burrows, John	S. and G.	Widdifield tp	North Bay, 447 Klock Ave.
Campbellford, Town of	S. and G.	Within town limits	Campbellford.
C.N.R. Pit	S. and G.	Pickering tp	
Carroll Bros	S.	Humberstone tp., lots 1, 3, 4,5	490 Ellicott Sq., Buffalo, N.Y.
Cartwright, Township of	S. and G.	Cartwright tp	Supt., Burketon, R.R. 1.
Chambers, S. B	S. and G.	Adelaide tp., lot 1, Con. III	Watford, R.R. 5.
Collis, Edward	S. and G.		Henfryn.
Conlin, Herbert L	S. and G.	Scarborough tp	156 Front St. E., Toronto
Crosby, Wm	S. and G.	Blenheim tp., con. II	Princeton.
Cudmore, Mrs. Alice	S.	Usborne tp., lots 29, 30, con. IV	Hensall, R.R. 1.
Cudmore, Mrs. Bertha	S. and G.	Howard tp., lot 12	Thamesville, R.R. 6.
Cuthbert, C. E			Curries, Ont.
Dereham, Township of	S. and G.	Dereham, lot 22, con. VI	Mt. Elgin, R.R. 1.
Dibblee, W. H	S. and G.	E. Zorra tp., lot 17,con. XIII.	Woodstock, R.R. 7.
Dominion Concrete Co., Ltd.	S. and G.	Oxford tp., Seymour pit	Kemptville.
Donald, W. A	S. and G.	Dereham tp., lot 22, con. VII.	Ingersoll, R.R. 1.
Dorchester N., Township of.	S. and G	Dorchester N. tp	Dorchester Station.
Dowler Bros	S.		Billings Bridge.
Dumfries, Township of	S. and G.	Dumfries tp	Clerk and treasurer, New Dundee.
Durham Stone & Sand Co	S. and G.	Durham	Toronto, 402 Harbour Commission Bldg.
Eason, J	S. and G.		Georgetown.
Eix, Milton			Elmira, R.R. 1.
Empire Limestone Co	S.	Humberstone tp	Buffalo, N.Y., 19 Hudson St.
Enniskillen, Township of	S. and G.	Enniskillen tp	Road Supt., Petrolia, R.R. 1.
Essex, County of	S. and G.		Clerk, Sandwich.
Farr, Herbert	S. and G.		Woodbridge.
Ferguson, R. W	S.	Leeds tp	Brockville, 72 Pearl St.
File, Secord	S.	Brantford	Brantford, 43 Port St.
Flamboro W., Township of	S. and G.		Road Supt., Dundas R.R. 2.
Foster, R. R	S.	Nepean and Gloucester tps.	Ottawa, 278 Echo Drive.
Fraser, S. A	S. and G.	Arnprior, 1/3 mile E	Arnprior, R.R. 1.
Fraser Brace Engineering Co., Ltd	S. and G.	Dunlop tp., N. ½ lot 4, con. II	Montreal, P.Q.

SAND AND GRAVEL OPERATORS, 1928—*Continued*

Name or Company	Material G = Gravel S = Sand	Location of Deposits	Address
Fuller Gravel, Ltd	S. and G.	Fuller, Huntingdon tp	Toronto, 402 Harbour Commission Bldg.
Garafraxa E., Township of	S. and G.		Clerk, Orton.
Gear, H	G.		Erin.
Giffen, J	S. and G.	Erin tp	Georgetown.
Goodreau, Chas	S. and G.	Chatham tp., lot 24	Thamesville, R.R. 6.
Gosfield S., Township of	S. and G.		Road Supt., Ruthven, R.R. 2.
Gosfield N., Township of	S. and G.		Clerk, Cottam.
Gregory, Milton	S. and G.	Osborne tp., S.E.B. lot 6	Kirkton.
Halliburton, J., & Sons	S.	Guelph tp., lots 2 and 3, Div. C	Guelph, 101 Strange St.
Harbour Brick Co., Ltd	S.	Lake Ontario	Toronto, Fleet and Bathurst Sts.
Harwich, Township of	S. and G.	Harwich tp., various pits	Blenheim.
Higgs, Thos	S. and G.	London tp,, lot 21, con. I	London, R.R. 7.
Hill, John D	S. and G.	E. Zorra tp., lot 9, con. XII	Woodstock.
Hinde Bros	S. and G.		Toronto, 134 Northlands Ave.
Hoffman, J	S. and G.	Kitchener, Pine St	Kitchener, Pine St.
Hogg, Robt	S. and G.	Turnberry tp., lot 20, con. VII	Wingham, R.R. 1.
Hopkins, R. J	S. and G.	Westminster tp., Manor Park	London, 226 High St.
Horne, Geo	S. and G.	W.Wawanosh tp., lot 13, con. IV	Dungannon.
Huron, County of	S. and G.	Huron county, various pits	Goderich.
Hydro-Electric Power Commission of Ontario	S. and G.	Various pits	Toronto, 190 University Avenue.
Jacobs, John			Brodhagen.
Jugo Concrete Products Co.	S.	Toronto tp	Summerville.
Kent, County of	S. and G.	Raleigh, Oxford, Harwich, and Romney tps	Chatham.
Kettle, Robt	S. and G.		Petrolia.
Keyes, Sylvester W	S. and G.	East Oxford tp	Woodstock, R.R. 8.
Kilbourne & Son	S.	Westminster tp., Wharncliffe Rd.	London, 145½ Wharncliffe Rd.
Kingston Penitentiary	S. and G.	Portsmouth	Portsmouth.
Kingston Sand & Gravel Co.	S.	Kingston tp., lots 33-34, Con. V	Kingston, 183 William St
Kyle, Thos	S.	Hay tp., lot 15, con. VII	Hensall, R.R. 2.
Lambton, County of	S. and G.	Enniskillen tp., lots 7-9, con. XIII	Sarnia,383 Christina St.
Lang, Ralph	S. and G.		Caledonia.
Le Viness, S	S	Stamford tp	Niagara Falls, R.R. 3.
Lovelace, Edwin J	S.	Pelham tp., lots6,7, con.VIII., IX	St. Catharines, 1 York St.
Lowe, G. G	S.	Cumberland tp., lot 22, con. IV	Leonard, R.R. 1.
Maple Sand, Gravel & Brick Co., Ltd	S. and G.	Vaughan tp	Toronto, 454 King St. W.
McColl Bros	S.	Aldborough tp., lot 3, con VI.	Rodney, R.R. 1.
McQuillin, Wm	S. and G.	W. Wawanosh tp., lot 17, con. XIV	Lucknow.
Mersea, Township of	S. and G.		Road Supt.,Blytheswood, R.R. 1.
Middlesex, County of	S. and G.	Various pits	London.
Middleton, Township of	S. and G.		Road Supt., Courtland, R.R. 4.
Monck, Township of	S. and G.		Clerk and treasurer, Beaumaris.
Moore, John	S. and G.	E. Williams tp., lot 8, Con. II.	Ailsa Craig, R.R. 1.
Nagle, Jos	S. and G.	Hibbert and McKillop tps	Dublin.
Newton, J	S. and G.		Limehouse.

SAND AND GRAVEL OPERATORS, 1928—*Continued*

Name or Company	Material G=Gravel S=Sand	Location of Deposits	Address
Northumberland and Durham, United counties of	S. and G.	Various pits	Cobourg.
Ollman Bros	S. and G.	Hamilton	Hamilton, 111 Macklin St.
Onondaga, Township of	S. and G.		Supt., Middlesport.
Ontario Sand Co	S. and G.	Vaughan tp	Maple.
Orford, Township of	S. and G.		Road Supt., Muirkirk.
Oxford, County of	S. and G.	Various pits	Woodstock, 510 King St.
Paris, Corp. of	S. and G.	Paris	Paris, Grand River St.
Park, Mrs. John S	S. and G.	Biddulph tp., lot 30, con. II	Lucan.
Peel, Township of	S. and G.	Various pits	Alma, R.R. 2.
Pelham, Township of	S. and G.		Fenwick, R.R. 1.
Peterborough, City of	G.	Cor. Rogers and Wilson Sts., Peterborough.	Peterborough, 133 Simcoe St.
Ponsford Estate, A. E	S. and G.	Yarmouth tp., lot 1, con. VII	St. Thomas, 605 Talbot St.
Quick, Chas. R	S. and G.	London, Manor Park	London, 101 Briscoe St.
Quigleys	S.	Saltfleet tp., Bartonville	Bartonville, R.R. 1.
Rae, Alexander	S. and G.		Listowel, R.R. 2.
Ratcliffe, Ltd., E. B	G.	Barton tp., lot 1, con. III	Bartonville.
Rath, James	S. and G.	Middlesex, lot 4, con. A. & B.	Putnam, Box 33.
Regan & Blackburn	S.	Mount Dennis	Toronto, 1550 Dufferin St.
Sand & Supplies, Ltd	S.	N. Dumfries tp	Toronto, 54 University Ave.
Sanderson Bros	S.	Hullett tp., lot 18, con. XII	Blyth.
Sandwich W., Township of	S. and G.		Clerk, Loiselleville.
Sargeant Co., Ltd	S. and G.	Barrie	Barrie, Box 88.
Sarnia, Township of	S. and G.		Sarnia, R.R. 3.
Saunders, Duncan	S. and G.	Elma tp	Atwood, R.R. 1.
Seine River Inspection Co.	S. and G.		Minneapolis, 1100 Builders' Ex. Bldg.
Seebach, Ed	S. and G.	Ellice tp., lot 8, con. IV	Sebringville, R.R. 1.
Sherman & Hubbell	S. and G.	Camden tp., lot 17, con. "B."	Thamesville, R.R. 5.
Smythe, Ltd., C.	S.	Etobicoke tp	Toronto, 11 King St. W.
Stevens, J. H	S.	Saltfleet tp	Stoney Creek, Box 211.
Stover, Elmer	S. and G.	Middleton tp., lot 16, con. III	Tillsonburg, R.R. 4.
Sutherland, H. A	S. and G.	W. Zorra tp., lot 6, con. II	Embro, R.R. 4.
Tack, Henry J	S.	London tp	London P.O., Sub. 1.
Toronto Gore, Township	S. and G.		Clerk, Malton, R.R. 1.
Urquhart, Alex		Fullarton tp	Fullarton.
Vanalstine, C	S. and G.		Trenton.
Wallace, Township of	S. and G.		Clerk, Gowanstown.
Walsh, Matthew	S. and G.	W. Nissouri tp., lot 31, con. III	Thorndale, R.R. 3.
Walsingham N., Twp. of	S. and G.		Clerk and treasurer, Langton.
Waterford Sand & Gravel Co., Ltd	S. and G.	Waterford	402 Harbour Bldg., Toronto.
Watson, Wm	S. and G.		Mitchell.
Wellington, County of	S. and G.		Guelph.
Wilcox, Harvey	S.	Stamford tp., lots 4, 17	Niagara Falls, 985 Bridge St.
Wilks, Geo	S.	Woodstock	Woodstock, 26 Railway St.
Windsor Sand & Gravel Co	S. and G.	S. Gosfield tp., Essex County	Walkerville.
Winthrop, Robt	S. and G.	Nepean tp	Britannia Heights
Workman, J. J	S. and G.	Blenheim tp., con. VII	Drumbo, R.R. 1.
Wright & Co	S.	Deroche, Mile 5, A. C. Ry	960 Green St., Sault Ste. Marie.
Yarmouth, Township of	S. and G.	Yarmouth tp., lot 3, con. IV	St. Thomas.
York Sand and Brick Co	S. and G.		East Toronto.
York Sand & Gravel Co., Ltd	S.	E. Toronto	Toronto, 1319 Bloor St. W.
Zavitz, Edgar M	S. and G.	Lobo tp., lot 6, con. VIII	Ilderton, R.R. 2.

Stone

The production of stone, limestone, sandstone, trap and granite during 1928 was 4,597,764 tons worth $4,024,989 as against 4,254,960 tons valued at $4,060,709 during the previous year. The number of employees was 1,304 during the period, while wages paid amounted to $1,112,035.

The following table shows the valuation of the several kinds of stone used or marketed during the past five years:—

VALUE OF STONE PRODUCTION, 1924-1928

Year	Limestone	Sandstone	Trap	Granite	Total
	$	$	$	$	$
1924	2,551,291	30,038	133,743	74,296	2,789,368
1925	2,530,623	44,562	154,107	88,043	2,817,335
1926	2,908,520	41,892	212,613	95,143	3,258,168
1927	3,716,419	50,192	205,480	88,618	4,060,709
1928	3,440,858	53,903	456,351	73,877	4,024,989

Separate statistics have been compiled covering special grades of stone, e.g., poultry grit, calcite and feldspar for stucco dash, and coloured stones to be used in the fine state for the surfacing of artificial stone products. During 1928 a total of 6,617 tons valued at $46,736 were produced as against 5,477 tons worth $42,845 in 1927. For compilation purposes this miscellaneous group is included with limestone.

A list of limestone operators follows:

LIMESTONE, 1928

Name of Company	Location of Quarry	Address
Barton, Municipality of	Barton tp	Hamilton, Court House.
Beachville White Lime Co., Ltd.	Beachville	Beachville.
Billy, Chas. V	Lombardy and Meath	Montreal, 510 Oxford Ave.
Bourgie, J. B	Russell tp	Embrun.
Brundige and Quinton	Kitley tp	Jasper.
Brulé & Sons, E. D	Hogsback, Gloucester tp.	Billings Bridge.
Brunner Mond, Canada, Ltd	Anderdon tp	Amherstburg.
Canada Cement Co., Ltd	Thurlow tp	Montreal, Station B, Box 290.
*Canada Crushed Stone Corp'n, Ltd	W. Flamboro tp	Hamilton, 72 Sun Life Bldg.
Carleton, County of	Gloucester tp	Ottawa, Court House.
Cartmell, John	Thorold	Thorold.
Cloutier & Grenon	Casselman	Casselman.
Cook, J. S	Amabel tp	Wiarton.
Dibblee Construction Co., Ltd	Various places	Montreal, 758 Victoria Sq.
Doan Contracting Co., Ltd	N. of Brechin	Toronto, 384 Sorauren Ave.
Dufferin Construction Co., Ltd	Various localities	Fleet St. at Bathurst, Toronto.
Dundas, Stormont and Glengarry, United Counties of	Finch	Cornwall.
Edgar Irvine Co., Ltd	Near Pembroke	Alexandria.
Foster, R. R	Merivale Rd	Ottawa, 278 Echo Dr.
Gordon Crushed Stone Co., Ltd	Haldimand co	Toronto, Confederation Life Bldg.
Grenville Crushed Rock Co., Ltd.	Oxford tp	Oxford Mills.
†Hagersville Quarries, Ltd	Walpole tp	St. Thomas, 4 Flora St.
Harvey, W. H. and Son		Deseronto.
Henniger, M. G	Goulbourn tp	Smiths Falls.
Highways Department, Ontario	Various townships	Toronto, Parliament Bldgs.
Humberstone, Tp. of	Humberstone tp	Humberstone, R.R. 1
Keeling, James	Owen Sound	Owen Sound, 16th St. E.
Kingdon Mining Smelting&Mfg.Co.	Galetta	Montreal, 314 Beaver Hall Hill.

*Canada Crushed Stone Co., Ltd., comprises in addition the following companies: Hagerville Contracting Co., Ltd., Queenston Quarries, Ltd., and Wentworth Quarries, Ltd.

†Owned by Dufferin Construction Co., Ltd.

LIMESTONE, 1928—*Continued*

Name of Company	Location of Quarry	Address
Kingston Penitentiary	Portsmouth	Portsmouth.
†Kirkfield Crushed Stone, Ltd	Kirkfield	Toronto, 136 Confederation Life Bldg.
Langton, Thos	Medonte tp	Coldwater.
Langton, Thos	Medonte tp., lots 19, 20, con. XIII	Coldwater.
Longford Crushed Stone Co		Longford Mills.
Law Construction Company, Ltd	Bertie tp	Toronto, 625 Confederation Life Bldg.
Lincoln, County of	Grimsby and Gainsborough tps	St. Catharines.
Longford Quarry Company, Ltd., The	Rama tp	Orillia, 6 Peter St.
‡McKay Co., Ltd., Alex	Owen Sound	Toronto, 2 Browns Ave.
McLean, H. C		Cornwall, 115 Adolphus St.
McGinnis & O'Connor		Kingston.
McQuigge, J.R	Ramsay tp., con. IX	
Middleton, J. N	Ancaster	Ancaster.
Milligan, F		Iroquois.
Oliver-Rogers Stone Company, Ltd.	Owen Sound	Owen Sound, 841 4th Ave. E.
Ontario Stone Corporation, Ltd	North Orillia tp	Toronto, 611 Excelsior Life Bldg.
Ontario Reformatory	Guelph	Guelph.
Ottawa and Gloucester Const. Co., Ltd		Ottawa.
Pembroke, Municipality of	Markus quarry	Pembroke.
Perkins, Geo. A	West Hill	Owen Sound.
Pirson, John	Grantham tp	Stevensville.
Queenston Quarries, Ltd	St. Davids	Hamilton, 72 Sun Life Bldg.
Ritchie Cut Stone Co., Ltd	Shelburne	Hamilton, 191 Grant Ave.
Robertson & Co., Ltd., D	Nassagaweya tp	Toronto, 26 Queen E.
Robillard & Son, H	Gloucester tp	Ottawa, 195 Nicholas St.
Roddy, J. M	Kingston	Kingston, 293 Division St.
Routly, H. T	Callander Rd., Georgetown, and Kincardine	Toronto, 9 Richmond St. E.
Standard White Lime Company, Ltd.	Beachville	Guelph, 15 Douglas St.
Walker Bros	Stamford tp	Thorold, Box 786.
Welland Ship Canal	Lincoln and Welland cos.	St. Catharines.
Wentworth, County of	Barton and Binbrook tps.	Hamilton, Court House.
Wilford & Co., Ltd., F. R	Matilda and Kitley tps	Lindsay.
Windmill Point Crushed Stone Co., Limited.	Bertie tp	Toronto, 625 Confederation Life Bldg.

†Owned by Dufferin Construction Co., Ltd.

‡Operated by M. C. Lapierre, 1994 Ninth St. E., Owen Sound.

The following operated quarries for sandstone, trap and granite in 1928:—

SANDSTONE

Name of Company	Location of Quarry	Address
Logan, Hugh	Esquesing tp	Glen Williams.
Robertson & Company, Ltd., D	Nassagaweya tp	Toronto, 26 Queen St. E.
Rogers & Hurst	Glen Williams	Toronto, 1189 Queen St. W.
Thompson, F	Esquesing tp	Terra Cotta.

TRAP

Dominion Trap Rock Co., Ltd	Bruce Mines	Montreal, 921 New Birks Bldg.
Fort William, City of	Rifle Range	Fort William.
Mond Nickel Company, Ltd	Coniston	Coniston.
Ontario Rock Company, Ltd	Belmont and Methuen tps.	Toronto, Crown Office Bldg.
Quinn Stone and Ore Co., Ltd	Mission Indian Reserve	Fort William.

GRANITE

Brown, R. & Son	Leeds tp	Ottawa, 376 Spark St.
Campbell and Gzowski		Toronto.
Farmer and Sons, Geo	Meath tp	Ottawa, 45 Bertrand St.
Gordon, D. J., Granite Co	Gananoque	Toronto, 239 Confederation Life Bldg.
Hydro-Electric Power Commission	Muskoka	Toronto, 190 University Ave.
Horne, Wm	Butler	Winnipeg, Man., Suite M., Ashford Blk.
McKee, James	Escott tp	Lansdowne, R.R. No. 3
Pembroke, Town of		Pembroke.
Peninsula Granite Quarries, Ltd	Peninsula	Peninsula.
Routly, H. T	Ferris tp	Toronto, 9 Richmond St. E.

MISCELLANEOUS

Bio-Mica Co., Ltd	Verona	Montreal, 324 Northcliffe Ave.
Bollender Bros	Haliburton	Haliburton.
Crystallite Stone Products	Hastings co	Hamilton.
Cooper, A	Neebing tp	Fort William.
Kingdon Mining, Smelting and Manufacturing Co., Ltd	Galetta	Montreal, 314 Beaver Hall Hill.
Winnipeg Roofing Co., Ltd	Silver Mountain	St. Boniface, Man., 264 Berry St.

Clay Products

The production of clay products of all classes, including sewer pipe, showed a gain of almost $325,000 in 1928. With the exception of the years 1922 and 1923 when prices were abnormal the production for 1928 was the greatest on record. The statistics for 1928 reflect the activity observed in building and construction throughout the Province in general (already mentioned in the introductory remarks under "Structural Materials and Clay Products"), and more particularly in the large cities where the building industry has consumed large quantities of brick.

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

CLAY PRODUCTS MARKETED, 1928

Kind	Number or Quantity	Value
Brick—Soft, mud process {Face	16,326,685	$317,800
Brick—Soft, mud process {Common	45,793,177	727,323
Stiff-mud (wire cut) process {Face	64,663,604	1,367,859
Stiff-mud (wire cut) process {Common	23,710,580	383,687
Dry-press {Face	29,181,983	581,609
Dry-press {Common	3,459,536	43,753
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)	532,020	25,714
Sewer	2,621,072	49,547
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile) ... tons	112,887	983,005
Roofing tile ... no.	72,930	6,435
Floor tile (quarries) ... sq. feet	171,020	45,679
Tile, drain ... no.	20,275,694	572,577
Sewer pipe (including copings, flue linings, etc.) ... tons	.....	974,157
Pottery from domestic clay ... no.	.....	*98,519
Total Value	.....	6,177,664

*Includes $400 worth of other products.

During the period a gain was again noted in the output of common brick. Pressed brick along with fancy and ornamental shapes, tile and so forth, showed a slight gain as compared with 1927. Pottery was up slightly in value and the same applies to sewer pipe.

The value of clay products marketed for the last pre-war year (1913) and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913 and 1924-28

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Total
	Common	Pressed Fancy, Building Tile, etc.				
	$	$	$	$	$	$
1913	3,283,894	1,162,860	52,875	292,767	600,297	5,392,693
1924	944,892	2,883,566	84,100	373,980	851,327	5,137,865
1925	733,693	3,074,780	86,000	360,710	893,443	5,148,626
1926	768,734	3,324,526	87,600	340,403	835,206	5,356,469
1927	1,063,724	3,323,867	91,300	521,957	852,187	5,853,035
1928	1,154,763	3,377,648	*98,519	572,577	974,157	*6,177,664

*Includes $400 worth of other products.

Following is a list of 122 companies and individuals operating in 1928:—

BRICK AND TILE PLANTS, 1928

Name or Company	Address	Product
Alvinston Brick & Tile Co., Ltd	Alvinston, Box 26	Brick and tile.
Barnhardt, W. H	Stratford	Brick and tile.
Bartonville Pressed Brick Co., Ltd	Hamilton, 620 Lister Block	Brick.
Batchelor, Samuel	Proton Station	Brick and tile.
Booth Brick & Lumber Company	New Toronto	Brick.
Brampton Pressed Brick Co., Ltd	Brampton	Brick and tile.
Broadwell & Son, B	Kingsville, Box 137	Brick and tile.
Butwell, Richard	Toronto, 107 Lake Shore Rd., Humber Bay	Brick.
Caledon Shale Brick Co., Ltd	Toronto, 600 Bay St	Brick.
Campbell, Neil F	West Lorne, R.R. No. 1	Brick and tile.
Canadian Fireclay Products	Toronto, 60½ Adelaide St. East	Tile.
Canadian Pressed Brick Co., Ltd	Hamilton, 63 Ottawa St. S.	Brick.
*Chapman, John	Napanee, R.R. No. 3	Brick and tile.
Chapman Brick Co., Ltd	Toronto, 104½ Dawes Rd.	Brick.
Cooksville Company, Ltd	Toronto, 26 Queen St. E.	Brick and blocks.
Cooper, W. H	Hamilton, 312 Clyde Block	Brick.
Cornhill Sons, Ltd., James	Chatham, Grand Ave	Brick.
Curtin, Frank	Lindsay, R.R. No. 4	Brick.
Curtis Bros	Peterborough, Box 809	Brick and tile.
Dalton, M	Dresden	Tile.
DeLaplante & Co., J. E	Dawes Road, Coleman P.O.	Brick.
Deller & Son, Albert	Brownsville	Tile.
Deller Bros	Norwich, R.R. No. 2	Brick, blocks and tile.
Deller, Wm. H	Thorndale, R.R. No. 4	Tile.
Dochart Brick, Tile & Terra Cotta Works, The	Arnprior	Brick and tile.
Dolan, John	Watford, R.R. No. 2	Tile.
Dominion Sewer Pipe & Clay Products Industries, Ltd	Swansea, Toronto 3	Brick and tile.
Donaldson and Son, S. E	Harriston, R.R. No. 4	Tile.
†Donaldson, T. G	Greenock, R.R. No. 1	Brick and tile.†

*Same as Napanee Brick and Tile Works.
†Same as Moscow Brick and Tile Works.

BRICK AND TILE PLANTS, 1928—*Continued*

Name of Company	Address	Product
Don Valley Brick Works, Ltd., The	Toronto, 114 Federal Bldg.	Brick and blocks.
Douglas & Douglas	Wilkesport	Tile.
Dunn, David	New Liskeard	Brick.
Elliott, Chas	Bluevale	Brick and tile.
Elliott, Jas., Jr	Sault Ste. Marie	Brick.
Elliott, Wm	Glenannan	Brick and tile.
Frid Bros	Hamilton, Dundas Rd. and Macklin St	Brick.
Gammage, C. R	Dresden	Tile.
Gardiner, Wm	Blenheim	Brick and tile.
Godfrey & Co., Thos	Carleton Place	Brick.
Grimsby Brick & Tile Co	Grimsby	Brick and tile.
Hallatt & Son, H	Comber	Brick and tile.
Hallatt Clay Products, Ltd	Chatham, 4 Richards Block	Tile.
Halton Brick Co., Ltd	Toronto, 28 Symes Rd	Brick.
Hamilton Pressed Brick Co., Ltd	Hamilton, Kensington Ave. South	Brick.
Hill, Aaron	Essex	Brick and tile.
Hill, A. W	Coatsworth, R.R. No. 1	Tile.
Hircock Bros	Bowmanville	Brick.
Hitch, D. A	Ridgetown, Box 236	Brick and tile.
Hitch, Thos	St. Thomas, Box 254	Brick, blocks and tile.
Hodder, Jos. H	Dutton	Tile.
Houston Co., Ltd., The	Tweed	Brick.
Howlett & Sons, Fred	Petrolia, Box 3	Brick, blocks and tile.
Huntsville Brick & Tile Works	Huntsville, Box 308	Brick and tile.
Interprovincial Brick Co., Ltd	Toronto, 30 Toronto St	Brick.
Jackson, W. B	Brantford, 290 Rawdon St.	Brick and tile.
Jamieson Lime Co	Renfrew	Brick and tile.
Janes, D. A	Mt. Brydges	Brick and tile.
Jasperson, B	Kingsville	Brick and tile.
Jervis, W. J	Dorchester, R.R. No. 3	Brick and tile.
*Johnson, James, Sr	Pembroke	Brick.
Koebel Bros	St. Clements, Box 54	Brick and tile.
Kruse Bros	Seaforth, R.R. No. 3	Tile.
Labey & Son, Geo. A	Foxboro	Tile.
Lindsay, Earl	Wallaceburg, R.R. No. 2	Tile.
Martin, Thos. E	Thamesville, R.R. No. 4	Tile.
McCoomb, Chester	Denfield, R.R. No. 2	Brick and tile.
McCormick Bros	Watford, R.R. No. 5	Tile.
McEachran, M., & Sons	Highgate	Brick and tile.
McIvor Bros	Cobourg, Box 636	Brick.
McMahon, Robert	Kerwood, R.R. No. 2	Tile.
Middleton, Chas	Wyoming	Tile.
Milton Pressed Brick, Ltd	Milton	Brick.
Miner, M. F	Kingsville	Brick and tile.
Morley-Walker Brick Co	Toronto, 114 Greenwood Ave	Brick.
Napanee Brick and Tile Works	*See* Chapman, John	
National Fire Proofing Co. of Canada, Ltd.	Toronto, 601 Dominion Bank Bldg	Blocks and tile.
Ollman Bros	Hamilton, 111 Macklin St.	Brick.
Ontario Denison Tile Co., Ltd	Windsor, 24 Wyandotte St.	Brick, blocks and tile.
Ontario Government (Department of Prov. Secretary)	Toronto (Mimico plant)	Brick, blocks and tile.
O'Reilly, T. E	Ottawa, 320 Bay St	Brick.
Ottawa Brick Mfg. Co., Ltd., The	Ottawa, 53 Queen St	Brick and tile.
Ott Brick & Tile Mfg. Co., The	Kitchener, 33 King St. E	Brick and tile.
Owen Sound Brick Co., Ltd., The	Owen Sound	Brick.
Parks, H. W	Dresden, R.R. No. 2	Tile.
Paxton, Fred R	St. Catharines, 242 Queenston St	Brick.
Pembroke Brick Co., The	Pembroke	Brick.
Phillips & Son, Thos	Lucknow, R.R. No. 2	Brick and tile.
Phinn Bros	London, 238 Briscoe St	Brick, blocks and tile.

*Idle, 1928, sold from stock.

BRICK AND TILE PLANTS, 1928—*Continued*

Name or Company	Address	Product
Phippen & Field	Toronto, 150 Dawes Rd.	Brick.
Piggot & Co., Geo	Toronto, 72 Guestville Ave.	Brick.
**Piper, Murphy and Piper	Fort William, 509 Victoria Ave.	Brick.
Port Rowan Brick & Tile Co	Port Rowan	Brick, blocks and tile.
Price & Cumming	Toronto, 58 Wellington St. East	Brick.
Price & Smith	Toronto, 458 Greenwood Ave.	Brick.
Richardson & Son, J	Kerwood	Brick and tile.
Russell Brick Company	Toronto, 40 Blake St.	Brick.
†Sadler, Frederick L	Dublin	Brick and tile.
Smith, Alex. & Son	Dutton, R.R. No. 2	Brick and tile.
Snelgrove, Andrew	Beaverton	Brick and tile.
Sproat, William M	Seaforth, R.R. No. 4	Tile.
Standard Brick Company, Ltd	Toronto, 500 Greenwood Ave.	Brick.
Staples Brick and Tile Co	Staples	Tile.
Steele, Edwin	Vankleek Hill	Brick.
Streetsville Brick Co., Ltd., The	Toronto, 26 Queen St. E.	Brick.
Stroh, M. C	Conestogo	Brick and tile.
Sun Brick Co., Ltd	Toronto, 1104 Bay St.	Tile and blocks.
Superior Brick & Tile Co., Ltd	Fort William	Brick and tile.
Sutherland, W. A	Parkhill, Box 293	Brick and tile.
Tope, Richard, Estate of	Hamilton, 171 Queen St. S.	Brick.
Toronto Brick Company, Ltd	Toronto, 60 Victoria St.	Brick.
Voakes & Son, D	Ruscombe, Box 20	Tile.
Wagstaff, Albert H	Toronto, 348 Greenwood Ave.	Brick.
Wagstaff, Charles	Lindsay, R.R. No. 4	Brick and tile.
Waite, John E	Forester Falls	Tile.
Wallace & Son, R	North Bay, 66 First Ave.E.	Brick.
Wein, Aaron	Crediton	Brick and tile.
Winch, Stuart A	Paisley	Tile.
Windsor Brick & Tile Co	Windsor, Exchange Bldg.	Brick, blocks and tile.
Wright & Sons, Geo	Comber, Box 46	Tile.
Woodslee Brick & Tile Co	Woodslee	Brick and tile.

**Same as Fort William Brick Co.

†Same as Dublin Brick and Tile Works.

SEWER PIPE AND POTTERY WORKS, 1928

Name of Company	Location of Plant and P.O. Address of Manager, etc.
SEWER PIPE	
*Dominion Sewer Pipe and Clay Industries, Ltd	Swansea and Aldershot.
*Hamilton & Toronto Sewer Pipe Co., Ltd	Hamilton.
*Ontario Sewer Pipe & Clay Products, Ltd	Mimico.
POTTERY	
†Campbell Sons, R	Hamilton, Locke St.
Davis & Son, John	Toronto, 601 Merton St.
Foster Pottery Company	Hamilton, Main St. West.
†Smith Potteries, The	Oshawa, Box 111.

*These companies were absorbed early in 1929 by the National Sewer Pipe Company, Limited, with executive offices in the Metropolitan Building, Toronto.

†Imported clay used.

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder:

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1928

Year	Incorporated			Extra-Provincial Companies Licensed	
	No.	Nominal Capital	"No Par" Shares	No.	Capital for use in Ontario
		$			$
1913	119	78,000,000	.....	12	21,735,000
1914	80	39,030,000	.....	13	5,445,000
1915	59	42,005,000	.....	2	10,200,000
1916	83	109,079,500	.....	8	7,011,650
1917	100	117,183,000	.....	7	7,202,000
1918	59	49,800,000	.....	7	15,000,000
1919	149	223,600,000	.....	10	9,554,197
1920	119	146,094,000	.....	12	9,435,000
1921	67	105,715,000	.....	6	1,030,000
1922	91	181,040,000	.....	6	830,500
1923	88	179,295,500	.....	6	1,775,000
1924	85	156,485,000	.....	2	200,000
1925	70	107,400,000	9,010,000	3	162,510
1926	145	165,655,750	22,386,500	6	4,850,000
1927	199	344,145,000	40,034,000	10	3,260,000
1928	211	495,575,000	30,778,400	17	7,208,500

Of the 211 companies incorporated in 1928, 183 had specified capital and 33 were companies without nominal or par value, while 5 companies had shares of both kinds. The corresponding figures for 1927 were 199, 174, 30 and 5.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1928

Name of Company	Head Office	Date of Incorporation	Capital $
Acme Kirkland Gold Mining Co., Ltd	Toronto	May 3	1,000,000
Acme Securities, Ltd	Toronto	Nov. 27	400,000
Alert Cobalt Mines, Ltd	Haileybury	Mar. 12	1,500,000
Americanadian Mining and Exploration Co., Ltd	Windsor	Apr. 10	2,000,000
Anglo-Sudbury Mines, Ltd	Toronto	Feb. 13	600,000
Animikie Mines, Ltd	Port Arthur	Apr. 2	2,000,000
Aurion Mining Corp., Ltd	Toronto	Jan. 21	150,000
*Bancroft Mica Co., Ltd	Bancroft	Mar. 31	50,000
Bellevue Silver Lead Mines, Ltd	Toronto	Jan. 19	3,000,000
Bey Mines, Ltd., The	Toronto	Dec. 15	5,000,000
Bidarctic Hurricana Gold Mines, Ltd	Cobalt	June 9	3,000,000
Bingham Mines, Ltd	Toronto	Aug. 23	3,000,000
Bobjo Mines, Ltd	Toronto	Sept. 26	5,000,000
Brent Red Lake Mining Co., Ltd	Toronto	Feb. 8	40,000
Buffalo-Northern Mines, Ltd	Bridgeburg	Mar. 30	1,000,000
Buffalo Red Lake Mines, Ltd	Toronto	Feb. 4	4,000,000
Canadian Mining Associates, Ltd	Hamilton	June 5	40,000
Canadian York & Lancaster Gold Mines, Limited	Toronto	Feb. 10	3,000,000
Canoro Gold Copper Mines, Ltd	Toronto	Nov. 29	5,000,000
Canusa Mining & Exploration Co., Ltd	Toronto	Feb. 16	3,000,000
Carlson Gold Mining Syndicate, Ltd., The	Kapuskasing	June 11	50,000
Central Canada Mines, Ltd	Fort William	Feb. 8	3,000,000
Centre Boischatel Copper Co., Ltd	Toronto	July 20	3,000,000
Chelmsford Basin Mines, Ltd	Toronto	Mar. 27	40,000
Cheltonia Kirkland Gold Mines, Ltd	Toronto	Mar. 28	4,000,000

*No par shares issued in addition. See list of "No Par" Companies.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1928—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital $
Chippewa-Kirkland Mines, Ltd	Toronto	Nov. 17	2,000,000
Clarence Gold Mines, Ltd	Toronto	Jan. 16	2,000,000
Clearwater Lake Mining Co., Ltd	Toronto	Jan. 19	50,000
Cleveland-Ontario Mines, Ltd	Mine Centre	Oct. 16	50,000
Cobalt-Kittson Mines, Ltd., The	Latchford	Sept. 22	5,000,000
Clydach Gold Mines, Ltd	St. Catharines	Mar. 19	3,000,000
*Coldwater Crushed Stone, Ltd	Coldwater	Oct. 30	100,000
Conlac Mines, Ltd	Toronto	Jan. 23	3,000,000
Copper Zinc Mines of Sudbury, Ltd	Toronto	Mar. 21	3,500,000
Coulson Consolidated Gold Mines, Ltd	Toronto	Mar. 27	3,000,000
Creighton-Fairbank Mines, Ltd	Toronto	Mar. 1	5,000,000
Crystal-Kirkland Mines, Ltd	Toronto	June 22	3,000,000
Darling-Kamiskotia Mines, Ltd	Toronto	Jan. 21	3,500,000
Decewsville Crushed Stone Co., Ltd	Hamilton	May 5	100,000
Denison Copper Mines, Ltd	Toronto	June 14	4,000,000
De Santis Gold Mining Co., Ltd., The	Timmins	May 21	4,000,000
Devonian Oil and Minerals, Ltd	Toronto	Apr. 19	1,000,000
Dominion Mining & Smelting Corp., Ltd	Toronto	July 27	1,500,000
Doyle Mines, Ltd., The	Cornwall	Nov. 10	100,000
Duggan Rouyn Mines, Ltd	Toronto	Dec. 18	5,000,000
Dyer-Mills Mining Co., Ltd	Toronto	Nov. 22	3,000,000
Eagle Lake Soapstone Mines, Ltd	Fort Erie	Nov. 16	500,000
East Bay Mines of Red Lake, Ltd	Toronto	Feb. 22	3,000,000
East Main Gold Mines, Ltd	Toronto	Oct. 26	4,000,000
East Sudbury Deep Mines, Ltd	Toronto	Feb. 28	3,000,000
Eby-Kirkland Gold Mines, Ltd	Niagara Falls	Mar. 20	2,000,000
Elstone Kirkland Mines, Ltd	Toronto	Jan. 23	4,000,000
Enterprise Prospecting and Development Co., Ltd	Kitchener	Jan. 14	500,000
Erving Mines, Ltd	Windsor	Mar. 17	100,000
Fairbanks Lake Mining Co., Ltd	Toronto	Nov. 6	300,000
Falconbridge Nickel Mines, Ltd	Toronto	Aug. 28	5,000,000
Favourable Lake Mining and Exploration Company, Limited	Toronto	May 18	1,000,000
Favourable Patricia Exploration, Ltd	Toronto	July 7	100,000
General Calcium Corp., Ltd	Toronto	May 18	300,000
Gold Centre Porcupine Mines, Ltd	Toronto	Mar. 8	3,000,000
Goldie Lake Mining and Development Company, Limited	Haileybury	Sept. 26	3,000,000
Great-Western Mining & Exploration Company, Limited	Toronto	May 1	5,000,000
Grenadier Gold Mines, Ltd	Toronto	Nov. 13	4,000,000
Hamilton Porcupine Gold Mines, Ltd	Hamilton	June 15	5,000,000
Henry Bros. Mines, Ltd	St. Catharines	Feb. 7	5,000,000
Innerkip Quarries, Ltd	Toronto	Sept. 28	500,000
Island Lake Gold Mines, Ltd., The	New Liskeard	Sept. 17	3,000,000
Johnston Brook Gold Mines, Ltd	Toronto	Oct. 15	1,000,000
Kamiskotia Basin Mines, Ltd	Timmins	Mar. 30	3,000,000
Kamiskotia Central Mines, Ltd	Toronto	Jan. 26	3,000,000
Kenora Prospectors & Miners, Limited	Kenora	Feb. 14	40,000
Key Lake Mining Co., Ltd	Rodney	Nov. 27	3,500,000
Kipper Tashota Gold Mining Co., Ltd	Toronto	Aug. 1	3,000,000
Kirkland Cobalt Mines, Ltd	Toronto	Jan. 12	3,000,000
Kirkland Consolidated Gold Mines, Ltd	Toronto	May 29	7,000,000
Kirkland Hearst Mines, Ltd	Toronto	Nov. 19	3,000,000
Kirkland Sullivan Gold Mines, Ltd	Kirkland Lake	July 19	4,000,000
Kirkland Victoria Gold Mines, Ltd	Toronto	May 5	4,000,000
Kitchener-Rouyn Mines, Ltd	Kitchener	May 21	3,000,000
Kozak Mines, Ltd	Toronto	Mar. 19	3,000,000
Labyrinth Lake Mining Co., Ltd	Toronto	Feb. 15	500,000
Larado Gold Mines, Ltd	Toronto	June 13	4,000,000
La Roche Mines, Ltd	Toronto	Mar. 15	3,000,000
Lyndoch Mines, Ltd	Toronto	Feb. 13	1,500,000

*No par shares issued in addition. See list of "No Par" companies.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1928—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital $
McKinley Mines Securities Co., Ltd	Cobalt	Feb. 3	1,000,000
McVittie-Graham Mines, Ltd	Sudbury	Jan. 27	5,500,000
Malrobic Mines, Ltd	Toronto	Apr. 24	3,000,000
Mammoth Metals, Ltd	Sault Ste. Marie	Mar. 3	5,000,000
Marbano Mines, Ltd	Cochrane	Apr. 11	4,000,000
Marion Sapawe Lake Gold Mines, Ltd	Toronto	June 6	3,000,000
Matabanick Kirkland Gold Mines, Ltd	North Bay	Sept. 5	3,000,000
Mayday Mines, Ltd	Toronto	June 5	3,000,000
Mayflower Gold Mines, Ltd	Fort William	May 15	3,500,000
Metalline Explorers, Ltd	Toronto	June 8	1,000,000
Midnorth Mines, Ltd	Toronto	Jan. 9	60,000
Miller Lake Mines, Ltd	Toronto	Jan. 23	1,000,000
Mindoka Mines, Ltd	Toronto	Oct. 6	3,000,000
Mining Prospects, Ltd	Toronto	Feb. 3	350,000
Mint-Gold Mines, Ltd	Toronto	Nov. 16	5,000,000
Mitchell Mines, Ltd	Toronto	April 4	100,000
Moffatt-Hall Mines, Ltd	Kirkland Lake	Aug. 27	5,000,000
Montbec Mines, Ltd	Toronto	Oct. 3	3,000,000
Nacada Gold Mining Co., Ltd	Haileybury	Feb. 14	2,500,000
Narlak Gold Mines, Ltd	Toronto	June 21	3,500,000
*National Sewer Pipe Co., Ltd	Aldershot	July 19	1,000,000
Newfoundland Lead Zinc Mines, Ltd	Toronto	Feb. 22	6,000,000
Newfoundland Millertown Mines, Ltd	Toronto	Feb. 24	5,000,000
Newfoundland Red Indian Lake Mines, Ltd	Toronto	Feb. 22	6,000,000
Niagara-Kirkland Gold Mines, Ltd	Niagara Falls	Dec. 12	3,000,000
North Hastings Mines, Ltd	Windsor	Feb. 11	25,000
Northern Copper Corporation, Ltd	Haileybury	Nov. 17	1,000,000
Northern Prospectors, Limited	New Liskeard	Sept. 1	150,000
Obaska Mines, Ltd	Toronto	Oct. 5	3,000,000
Pandora Gold, Limited	New Liskeard	Mar. 29	3,000,000
Patricia Dent Gold Mines, Ltd	Toronto	Nov. 1	5,000,000
Patterson La Salle Copper Mines, Ltd	Toronto	Apr. 28	2,000,000
Peninsula Granite Quarries, Ltd	Peninsula	July 14	40,000
Perry-Kirkland Mines, Ltd	Toronto	Apr. 13	3,000,000
Pioneer Prospectors Consolidated Mines, Limited	Toronto	Nov. 8	3,000,000
Pipestone Red Lake Gold Mines, Ltd	Toronto	Mar. 2	4,000,000
Polaris Gold Mines of Canada, Ltd	Toronto	Jan. 5	5,000,000
Pon-Dokis Mines, Ltd	Toronto	May 4	5,000,000
Porcupine Basin Mines, Ltd	Toronto	Mar. 20	300,000
Porcupine Holtyrex Mines, Ltd	Toronto	Feb. 11	5,000,000
Porcupine Paradise Gold Mining Co., Ltd	Toronto	Apr. 2	50,000
Porcupine United Gold Mines, Ltd	Toronto	Oct. 5	1,000,000
Premier Woman Lake Gold Mines, Ltd	Sarnia	May 17	3,000,000
Pritchard Kirkland Gold Mines, Ltd	Toronto	Jan. 14	3,000,000
Prospectors' Financing Co., Ltd	London	Mar. 17	500,000
Ramona Gold Mines, Ltd	Toronto	Sept. 4	3,500,000
Red Lake Bay Mines, Ltd	Toronto	Jan. 3	4,000,000
Ribago Sudbury Mines, Ltd	Haileybury	July 11	5,000,000
Rich Rock Gold Mines, Ltd	Toronto	May 30	4,000,000
Ridgeway Gold Mines, Ltd	Toronto	Oct. 5	3,000,000
Ridout-Cunningham Mines, Ltd	Chapleau	Sept. 18	5,000,000
*Ritchie Cut Stone Co., Ltd., The	Hamilton	Sept. 17	250,000
Roandale Mines, Ltd	Toronto	Mar. 10	1,000,000
Ronnoco Gold Mines, Ltd	Connaught	Feb. 24	3,000,000
Roydon Mining Corp., Ltd	Toronto	Jan. 18	6,000,000
Salmo Consolidated Mines, Ltd	Toronto	Mar. 30	3,000,000
Sandy Lake Mines, Ltd	Toronto	June 15	40,000
Scadding Mines, Ltd	Toronto	Sept. 25	2,000,000
Second Standard Royalties, Ltd	Toronto	Dec. 20	8,000,000
Seine River Mines, Ltd	Sarnia	Dec. 29	1,500,000
Serpent Basin Mines, Ltd	Toronto	Jan. 11	5,000,000
Severn Mines, Ltd	Toronto	May 23	3,000,000

*No par shares issued in addition. See list of "No Par" Companies.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1928—*Continued*

Name of Company	Head Office	Date of Incorporation	Capital $
Shaft Island Gold Mines, Ltd	Toronto	Mar. 19	3,000,000
Sherlett Lake Mining Co., Ltd	Toronto	Feb. 16	2,000,000
Simpson Gold Mines, Ltd	Toronto	May 22	3,000,000
Smith Cobalt Mines, Ltd	Cobalt	Oct. 10	4,000,000
Stralak Mines, Ltd	Toronto	Sept. 15	3,000,000
Sturgeon Lake Gold Mines, Ltd	Toronto	July 12	5,000,000
Sudbury Blezard Mines, Ltd	Hamilton	Feb. 8	5,000,000
Sudbury Central Mines, Ltd	Toronto	Jan. 18	4,000,000
Sudbury Dowling Mines, Ltd	Toronto	May 31	5,000,000
Sudbury Elbow Mines, Ltd	Toronto	Apr. 13	2,500,000
Sudbury Fairbank Mines, Ltd	Toronto	Jan. 21	3,000,000
Sudbury Lode Mines, Ltd	Toronto	Mar. 24	5,000,000
Sudbury Nickel & Copper Co., Ltd	Toronto	June 5	5,000,000
Sudbury Northern Mines, Ltd	Toronto	Apr. 23	5,000,000
Sudbury Offsets, Ltd	Toronto	July 6	5,000,000
Sudbury Ores, Ltd	Sudbury	Feb. 11	1,000,000
Sudbury-Stralak Mines, Ltd	Toronto	Oct. 25	3,000,000
Sudbury Treasure Trove Mines, Ltd	Toronto	Mar. 19	3,000,000
Sudbury Vermillion Mines, Ltd	Sudbury	Jan. 21	100,000
Sudbury-Walker Mines, Ltd	Hamilton	Feb. 25	600,000
Sunrise Gold Mines, Ltd	Toronto	Mar. 23	3,500,000
Swastika Kirkland Mines, Ltd	Toronto	Aug. 16	2,500,000
Thompson Malartic Mines, Ltd	Toronto	Mar. 6	3,000,000
Thunder Bay Silver Mines, Ltd	Fort William	May 21	250,000
Tor-Branto Exploration, Ltd	Toronto	Nov. 16	100,000
Toronto Kirkland Mines, Ltd	Toronto	Feb. 14	4,000,000
Toronto Red Lake Mines, Ltd	Toronto	Jan. 26	3,000,000
*Trail Oil Service, Ltd	Islington	Jan. 21	500,000
Tremont Mines, Ltd	Toronto	Mar. 31	3,000,000
Trinity Copper Mines, Ltd	Toronto	Oct. 15	2,000,000
Ventura-Kirkland Mines, Ltd	Toronto	Sept. 25	3,000,000
Wendigo Mines, Ltd	Toronto	Mar. 31	3,000,000
Wessell-Kirkland Gold Mines, Ltd	Toronto	Jan. 25	3,000,000
White Lake Mines, Ltd	Toronto	Feb. 10	2,000,000
Whitrich Exploration & Development Co., Limited	Toronto	Mar. 7	50,000
Winnie Lake Mining Co., Ltd	Kirkland Lake	Sept. 6	3,000,000
Wright-Carroll Gold Mines, Ltd	Toronto	Jan. 13	5,000,000
Total (183 companies)			$495,575,000

*No par shares issued in addition. See list of "No Par" companies.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1928 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of Company	Head Office	Date of Incorporation	No. of Shares
Armour Kirkland Mining Co., Ltd	Ottawa	May 11	4,000
*Bancroft Mica Co., Ltd	Bancroft	Mar. 31	200,000
Billieboy Gold Syndicate, Ltd	Toronto	Nov. 20	40,000
Canada Potteries, Ltd	Hamilton	May 19	10,000
Confederation Mining Co	Toronto	Jan. 6	40,000
*Coldwater Crushed Stone, Ltd	Coldwater	Oct. 30	12,000
Decca Chemical Mining Syndicate, Ltd	Ottawa	Sept. 5	400
Drummond Woman Lake Mines, Ltd	Toronto	Aug. 15	4,000,000
Gold Rock Mining Syndicate, Ltd	Ottawa	June 7	4,000
Little Current Oil Co., Ltd	Toronto	July 26	100,000
M. & M. Exploration, Ltd	Kirkland Lake	July 7	12,000
Manitowaning Oil Co., Ltd	Toronto	May 15	500,000
McVittie Investments, Ltd	Toronto	Dec. 3	140,000

*Also see list with specified capital. Five companies having both capital and "No Par" shares are included in both lists.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1928 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE—*Continued*

Name of Company	Head Office	Date of Incorporation	No. of Shares
McVittie-Kirkland Mines, Ltd	Toronto	Nov. 21	5,000,000
Milbar Mining Co., Ltd	Ottawa	July 19	2,000
Montoro Mines, Ltd	Toronto	Sept. 28	4,000,000
*National Sewer Pipe Co., Ltd	Aldershot	July 19	100,000
New Goudreau Gold Mines, Ltd	Toronto	Aug. 3	1,000,000
Ottawa Kamiskotia Mining Co., Ltd., The	Ottawa	April 16	5,000,000
Pennzoil Co., Ltd., The	Toronto	Dec. 21	10,000
Red Mammoth Gold, Ltd	Toronto	Mar. 17	150
*Ritchie Cut Stone Co., Ltd., The	Hamilton	Sept. 17	12,000
Ross Lake Gold Mines, Ltd	Toronto	June 7	100,000
Ryan-Kirkland Gold Mines, Ltd	Toronto	June 11	40 000
Scott-Kirkland Gold Mines, Ltd	Arnprior	April 28	5,000,000
Shawinigan Exploration & Finance, Ltd	Montreal	April 4	1,000
Smith Explorations, Ltd	Sudbury	Feb. 8	1,000
Speculators Mining & Development Co., Limited	Toronto	June 8	300,000
Sudbury Basin Mines, Ltd	Toronto	Jan. 19	2,000,000
Sudbury Shedden Mines, Ltd	Sudbury	Sept. 20	50,000
Timmins Red Lake Mines, Ltd	Timmins	July 3	3,000,000
*Trail Oil Service, Ltd	Islington	Jan. 21	100,000
Windsor-Kamiskotia Mining and Development Syndicate, Limited	Windsor	Nov. 21	100,000
Total (33 companies)			30,778,400

*Also see list with specified capital. Five companies having both capital and "No Par" shares are included in both lists.

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province.

EXTRA-PROVINCIAL AND MORTMAIN MINING COMPANIES LICENSED IN 1928 BY ORDER-IN-COUNCIL

Name of Company	Place of Incorporation	Date of License (O.C.)	Capital for use in Ontario
Acheson Graphite Corporation	New York State	Oct. 30	$100,000
Aerocrete Montreal, Ltd	Quebec	Mar. 19	40,000
Alladin Mining Co., Ltd	**	July 10	50,000
Capital Rouyn Gold Mines	**	Oct. 30	50,000
Denison Tile Co., Ltd	**	Sept. 24	100,000
Dumont Mines, Ltd	Canada*	Sept. 14	5,000,000
Gem Lake Mines, Ltd	**	Mar. 7	50,000
Lake Duprat Mines, Ltd	Canada*	Feb. 16	40,000
Lake Geneva Mining Co., Ltd	Quebec	Aug. 31	500,000
E. J. Longyear Development Co., Inc	Alabama	Jan. 11	1,500
Longyear Process, Inc	Delaware	May 23	40,000
Mines of Canada, Limited	**	Sept. 24	50,000
Porcupine Deloro Mines, Ltd	Quebec	Jan. 24	100,000
Precious Metals Corporation, Ltd	Canada*	Apr. 12	40,000
Stillwell Mathe Mines, Ltd	**	Jan. 26	7,000
Sudbury Rand Mines, Ltd	**	July 10	1,000,000
Sullivan Rouyn Copper Syndicate, Ltd	Quebec	May 23	40,000
Total (17 companies)			$7,208,500

*Incorporations under *The Companies Act*, Revised Statutes of Canada, 1906, Part I of Chapter 79. Where incorporation is outside of Ontario the State or Province is noted.

**License issued pursuant to the provisions of the Mortmain and Charitable Uses Act, Province of Ontario.

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1928, is given in detail hereunder:—

ORDINARY:			
MAIN OFFICE			
Sand and Gravel—			
Royalties	$127,416.72		
Licenses	5,305.00		
		$132,721.72	
Casual Fees		833.50	
Sale of Record Books—Unwrought Metal Sales Act		23.00	
Boring Permits		500.00	
Gas Leases		3,750.00	
Refunds		110.65	
			$137,938.87
BRANCHES			
Inspection—Cable Testing Fees		$1,642.00	
Assessment—Taxes			
Acreage	$81,451.99		
Profit	356,033.83		
Gas	12,704.26		
		$450,190.08	
Chemical and Assay—Fees		3,991.31	
Mine Rentals—			
Mining Leases	$7,450.04		
Licenses of Occupation	2,692.30		
Miners—			
Licenses	$107,303.48		
Permits	2,280.00		
Fees—Recording	147,359.97		
Miscellaneous	7,424.26		
Maps—Sales	1,898.00		
		$276,408.05	
Draughtsman, North Bay—Fees		1,658.74	
Natural Gas Commissioner—Permits		833.84	
Temiskaming Testing Laboratories—Fees		17,145.66	
Sulphur Fumes Arbitrator—Damages collected		4,498.49	
			$756,368.17
			$894,307.04
CAPITAL:			
Mining Recorders—Mining Land Sales			73,936.80
Total Revenue			$968,243.84

Expenditures of the Department were $331,975.45 ordinary and $1,071.59 capital or a total of $333,047.04.

MINING LANDS SOLD AND LEASED IN YEAR ENDING OCTOBER 31, 1928*

District	Sales			Leases			Total		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			$ c.			$ c.			$ c.
Timiskaming	349	13,697.31	35,207.34	75	2,761.73	1,299.93	424	16,459.04	36,507.27
Cochrane	166	6,835.91	17,445.64	....	.....	.....	166	6,835.91	17,445.64
ThunderBay	20	704.50	1,761.25	2	59.00	59.00	22	763.50	1,820.25
Sudbury	36	1,399.31	4,123.51	22	819.05	117.03	58	2,218.36	4,240.54
Algoma	34	1,325.03	3,348.23	....	.....	.....	34	1,325.03	3,348.23
Kenora	37	1,483.65	3,983.17	....	.....	.....	37	1,483.65	3,983.17
Rainy River	10	392.85	1,054.51	....	.....	.....	10	392.85	1,054.51
Nipissing	....	.....	.....	1	20.43	2.04	1	20.43	2.04
Elsewhere	38	2,350.00	756.25	....	.....	.....	38	2,350.00	756.25
Total	690	28,188.56	67,679.90	100	3,660.21	1,478.00	790	31,848.77	69,157.90

*These figures do not agree with corresponding items of the revenue statement preceding which records collections of moneys actually received during the fiscal year.

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR, 1928

Schedule	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming and Coleman	Gowganda	Montreal River	Kenora	Red Lake	Total
1. Letters received	7,215	3,478	7,307	1,592	3,568	694	2,104	435	666	1,238	2,712	31,009
2. Letters written	6,675	3,584	7,157	687	2,910	737	1,861	483	657	1,221	2,273	28,245
3. Miners' Licenses issued	2,156	333	503	335	596	120	466	.....	44	311	395	5,259
4. Miners' Licenses renew'd	1,742	1,140	1,263	431	710	183	1,099	92	130	195	474	7,459
5. Mining Applications recorded*	6,424	611	1,781	702	1,269	368	499	40	156	520	1,100	13,470
6. Mining Applications cancelled	540	153	907	420	101	64	272	186	237	91	691	3,662
7. Agreements, Transfers, etc., recorded	4,184	1,106	1,742	352	887	265	186	29	89	146	875	9,861
8. Receipts for Miners' Licenses, Permits, Recording Fees, etc. $	79,248 00	16,196 50	27,047 74	10,467 75	19,584 10	5,064 75	12,208 75	1,261 50	2,535 00	6,578 70	18,287 10	198,479 89
9. Receipts as Purchase Money or Rental...$	14,124 82	9,322 62	40,355 75	5,336 68	2,236 00	110 00	6,511 54	531 62	1,777 37	317 50	1,029 12	81,653 02
10. Claims of which surveyors' plans were filed	87	112	228	116	36	3	28	15	8	18	407	1,058
11. Disputes entered	46	.....	6	3	6	.....	.....	.....	.....	.....	11	72
12. Disputed cases decided by Recorders	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	1
13. Appeals to Mining Court	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7
14. Extensions of time granted	1,586	406	1,017	199	435	7	70	48	196	112	1,476	5,552
15. Certificates of Record granted	880	78	349	51	39	3	67	14	17	9	10	1,517
16. Certificates of Performance of Work granted	531	82	374	59	24	3	72	14	30	11	12	1,212
17. Claims for which papers were forwarded to the Department for issue of title	175	85	338	52	26	3	79	14	19	2	12	805
18. Forest Reserve Permits issued	66	36	2	32	6	16	22	29	.....	.....	.....	209
19. Substitute Miners' Licenses issued	44	13	28	3	9	5	24	1	4	8	17	156
20. Abstracts issued	6,397	2,103	1,202	314	1,081	344	222	77	309	256	3,321	15,628

*There were 1,576 claims recorded at Toronto, making a total of 15,046 for the entire province as compared with 15,554 in 1927.

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907-1928

Mining Division	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928
Timiskaming	7,860	1,650	1,343	1,021	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634	438	875	499
Coleman*	291	270	150	40	*	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sudbury	456	254	1,859	1,131	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424
S.S. Marie	291	100	.....	818	119	137	127	23	92	44	135	199	90	90	216	541	498	284	451	395	735	702
Port Arthur	317	370	475	207	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,269
Kenora	.....	73	102	95	89	91	.....	25	23	45	32	48	31	25	53	168	150	77	229	935	140	520
Parry Sound	102	56	.....	26	15	5	.....	2	.....	10	25	12	39	33	†	.....	.....	.....	.....	.....	.....	.....
Larder Lake	3,813	540	180	84	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781
Montreal R.	866	1,321	2,573	344	98	126	63	28	2	56	294	293	134	81	143	174	400	471	471	290	126	156
Gowganda	.....	.....	3,064	513	258	194	68	23	14	51	113	52	145	215	101	55	33	444	220	96	24	40
Porcupine	.....	.....	.....	2,150	3,756	538	496	240	262	401	236	48	136	192	273	760	1.424	556	620	1,297	3,127	611
Kowkash	.....	.....	.....	.....	.....	.....	.....	.....	.....	160	135	2	9	21	3	148	206	438	150	28	250	368
Red Lake	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,827	2,018	1,100
At Toronto	.....	.....	.....	.....	.....	.....	.....	49	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576
Total	13,996	4,634	9,746	5,792	9,001	3,104	4,320	1,913	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046

*Joined with Timiskaming since 1911. †Office at Parry Sound closed in 1921. Records are now kept at the Department of Mines, Toronto.

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1928

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miners' Licenses	Recording Fees	Maps	Miscellaneous Fees	Total
			$	$	$	$	$	$	$
Sudbury	Campbell, C. A.	Sudbury	7,855 98	590 00	17,683 00	60,630 50	304 25	2,781 63	89,845.36
Porcupine	Donaghue, W. A.	S. Porcupine	9,147 77	530 00	8,167 00	11,118 00	314 00	1,220 25	30,497.02
Larder Lake	Ginn, H. G.	Swastika	37,854 86	20 00	7,832 00	20,215 00	688 00	1,045 00	67,654.86
Red Lake	Holland, H. E.	Goldpines	2,522 12	.....	4,167 00	12,474 17	161 50	1,003 68	20,328.47
Kenora	Smith, J. D. C.	Kenora	5,545.00	.....	2,445.00	3,735.00	37.00	115.65	6,877.65
Timiskaming	McAulay, N. J.	Haileybury	5,844.19	190.00	7,651.00	5,207.25	78.50	196.75	19,167.69
Port Arthur	McGregor, C. F.	Port Arthur	2,397.50	90.00	6,635.00	12,155.25	91.25	356.85	21,725.85
Gowganda	Coghill, J. M.	Elk Lake	1,567.42	290.00	476.00	391.00	66.75	62.50	1,853.67
Montreal River	Coghill, J. M.	Elk Lake	1,915.60	.....	889.00	1,608.00	12.75	392.00	4,817.35
Kowkash	O'Rourke, M. F.	Tashota	59.00	180.00	1,455.00	3,049.00	38.50	43.95	4,825.45
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	3,557.73	350.00	3,815.00	6,883.00	105.50	206.00	14,917.23
		Total	72,267.17	2,240.00	61,215.00	137,466.17	1,898.00	7,424.26	282,510.60

Under the Mining Tax Act, a graduated tax is levied on the net profits of mining companies in excess of $10,000 per annum. The basic rate is 3 per cent.

The following statement, prepared by the Accounts Branch of the Department, gives details of the Profit Tax, collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1928:—

DETAILS OF PROFIT TAX

GOLD:—		
Dome Mines, Ltd	$19,187.56	
Hollinger Consolidated Gold Mines, Ltd	142,578.34	
Lake Shore Mines, Ltd	39,693.26	
McIntyre Porcupine Mines, Ltd	8,337.75	
Sylvanite Gold Mines, Ltd	1,034.93	
Teck-Hughes Gold Mines, Ltd	22,186.73	
Wright-Hargreaves Mines, Ltd	12,533.01	
		$245,551.58
SILVER:—		
Castle-Trethewey Mines, Ltd	$338.85	
Frontier-Lorrain Mines, Ltd	5,213.08	
Mining Corporation of Canada, Ltd	631.53	
Nipissing Mining Co., Ltd	2,189.53	
		8,372.99
NICKEL-COPPER:—		
International Nickel Co. of Canada, Ltd	$ 82,971.13	
Mond Nickel Co., Ltd	19,138.13	
		102,109.26
Total		$356,033.83

Temiskaming Testing Laboratories

This plant, which is located at Cobalt and is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a comparative financial report for the years 1922 to 1928 inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1928

Year	Cash receipts	Earnings	Expenditures	Operating Profit	Operating Loss
1922	$18,096.19	$17,749.51	$19,173.19	.....	$1,424.68
1923	18,699.22	20,117.81	19,781.25	$336.56	.....
1924	26,032.20	25,417.61	23,206.66	2,200.95	.....
1925	19,922.37	20,041.08	20,043.31	.....	2.23
1926	20,302.51	21,119.98	20,658.19	461.79	.....
1927	19,387.66	19,400.55	20,012.09	.....	611.54
1928	14,875.58	14,369.66	18,181.68	.....	3,812.02

Following is a brief statement of the work of the year 1928:—

Assaying.—Gold, 4,379 samples; silver, 1,564; copper, 609; silver bullion, 49; cobalt, 96; nickel, 53; zinc, 324, lead, 142; silica, 88; tin, 18; iron, 13; miscellaneous, 26.

Ore Testing.—Four cyanide, two amalgamation, two concentration tests.

Silver Ore Milled and Sampled.—Consignments from 9 companies; weight, 1,042.24 tons; silver content, 1,210,723 ounces.

Base Bullion Melted.—59 bars cotaining 56,164.3 gross ounces of silver.

Gold Ore Purchased.—One lot or 860 pounds, for which $104.52 was paid.

Draughting Office, North Bay

In order to cope with the demand from prospectors and others for blue prints showing mining claims in good standing in the several Mining Divisions of the Province, apart from the Divisions served direct from Toronto, the Department of Mines established a Draughting Office at North Bay in February, 1920, with C. G. Watson in charge. As mining claims are recorded in each mining division, sketches and recording notices are forwarded by the Recorders to the Draughting Office, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blue prints supplied to the Recorders and to the general public at a nominal charge. North Bay is a convenient centre and considerable time is saved through the mails compared with former practice when blue prints were prepared at Toronto. The office is equipped with an electric blueprinting machine.

During the fiscal year ending Oct. 31, 1928, there were 12,899 blue prints distributed from the North Bay office, and total receipts from this source were $3,385.74.

Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an Assay Office was established at Belleville in July, 1898, by the Bureau (now Department) of Mines. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911, and again in the spring of 1927 to the new East Block of the Parliament Buildings.

The Provincial Assayer, W. K. McNeill, reports as follows for 1928:—

FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Number of Samples received for Free Assays during 1928										
	Gold	Silver	Copper	Lead	Zinc	Tin	Iron	Nickel	Tungsten	Cobalt	Total
Eastern Ontario*	13	7	..	1	..	2	1	1	..	..	25
Fort Frances*	69	13	9	4	4	..	..	1	..	..	100
Kenora	22	5	3	1	1	..	..	1	..	..	33
Kowkash	9	2	3	1	..	..	..	..	..	..	15
Larder Lake	60	22	13	4	6	1	1	..	..	1	108
Mississagi Reserve*	7	2	9	..	..	..	..	..	..	..	18
Montreal River	6	1	1	..	..	1	..	1	..	..	10
Parry Sound*	6	..	8	2	8	..	..	..	..	..	24
Porcupine	53	15	23	3	..	..	..	..	2	..	96
Gowganda	13	6	7	1	1	..	..	..	..	..	28
Port Arthur	20	6	5	1	4	1	..	3	..	..	40
Red Lake	80	7	..	1	..	1	..	..	1	..	90
Sault Ste. Marie†	23	17	11	4	3	..	..	..	..	..	59
Sudbury‡	187	62	88	32	33	2	3	20	1	2	433
Timagami Reserve*	13	6	2	..	..	..	..	..	..	..	21
Timiskaming	81	13	19	2	4	2	..	2	..	..	123
Patricia District	73	4	12	1	1	1	..	1	..	..	93
Total	735	188	213	58	65	11	5	30	4	3	1,316

*All mining claim records for these Divisions are kept at the office of the Deputy Minister of Mines, Toronto.

†Assays also included one for molybdenum.

‡Assays also included three for platinum.

The Assay Office has been in operation without interruption during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell and W. F. Green, Chemists and Assayers, also Robert Stewart and Reginald Eyre, Laboratory Assistants.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines.

CUSTOMS ASSAYING AND GENERAL WORK, 1928

Gold	2,069 samples.
Silver	738 samples.
Copper	513 samples.
Lead	259 samples.
Zinc	225 samples.
Nickel	63 samples.
Iron	24 samples.
Platinum	18 samples.
Tin	14 samples.
Sulphur	8 samples.
Silica	4 samples.
Phosphorus	4 samples.
Cobalt	4 samples.
Titanium	4 samples.
Coal	4 samples.
Palladium	3 samples.
Insoluble	3 samples.
Antimony	2 samples.
Arsenic	2 samples.
Radium	2 samples were submitted on which reports were issued.
Miscellaneous	6 samples of other minerals were tested. These included 1 each of alumina, lime, magnesium, iridium, molybdenum and chromium.
Identification	116 samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.
Rocks	27 samples were submitted by geologists of the Department of Mines for complete analysis.
Total	4,112 as compared with 2,063 in 1927.

The schedule of charges, effective since June 1, 1926, for the Provincial Assay Office and Chemical Laboratory is as follows:—

TARIFF OF FEES FOR ANALYSIS AND ASSAYS

	Fee
1. Assays:	
Gold	$1 50
Silver	1 50
Gold and silver in one sample	2 50
Platinum minerals	5 00
Gold and platinum minerals in one sample	7 00
Separation of platinum minerals	Prices on application.
2. Iron Ores:	
Iron (metallic)	$1 50
Silica	1 50
Iron and insoluble residue	2 50
Ferrous oxide	2 00
Phosphorus	3 00
Sulphur	2 50
Iron, sulphur, phosphorus and insoluble	8 00
Manganese	3 00
Titanium	4 00
Complete analysis	Prices on application.

3. *Limestones, Dolomites, Marls, Clays, Shales:*

Determination of:

Insolubles	$1 50
Silica	2 50
Ferric iron	3 00
Ferrous iron	2 00
Alumina	3 00
Lime	2 00
Magnesia	2 50
Potash	5 00
Soda	5 00
Alkalies (in one sample)	6 00
Water (combined)	2 00
Moisture	1 00
Carbon dioxide	2 00
Sulphur	2 50
Phosphorus anhydride	3 00

4. *Examination of Clay, Shale, or Cement Rock for Cement Manufacture:*

Determination of:

Silica, Iron oxide, Alumina, Lime, Magnesia, Sulphur, and Volatile matter.....Prices on application.

5. *Coke, Coal, Peat, etc.:*

Determination of:

Moisture	$1 00
Volatile combustible	1 50
Fixed carbon	1 50
Ash	1 50
Sulphur	2 50
Phosphorus	3 00
Calorific value (B.t.u.)	5 00
Ultimate analysis	Price on application.

6. *Mineral Waters*.....Price on application.

7. *Ores and Minerals:*

Determination of:

Alumina	$3 00
Antimony	4 00
Arsenic	3 00
Bismuth	4 00
Cadmium	4 00
Chromium	5 00
Cobalt	5 00
Nickel	5 00
Cobalt and Nickel in same sample	6 00
Copper	2 00
Fluorite	4 00
Lead	2 00
Molybdenum	4 00
Manganese	3 00
Tin	4 00
Zinc	3 00

8. *Rocks, Complete Analysis*.....Price on application.

9. *Slags, Sand, etc*.....Price on application.

10. *Identification of Minerals and Rocks not Requiring Chemical Analysis*.....Free.

11. *Test for Radio-Activity*.....Free.

Any analytical work not specified in this list will be undertaken on application to the Provincial Assayer.

The pulp of each sample is retained for future reference.

Terms

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

Directions

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality from which they were taken.

Crushed samples representing large quantities, or samples less than five pounds weight, may be sent by mail as third-class matter. Samples not exceeding eleven pounds in weight may be sent by parcel post. The name and address of sender should be written plainly on each parcel. Instructions, with money in payment of fees, should be contained in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:

Provincial Assay Office,
East Block, Parliament Bldgs.,
Toronto, Ont.

Departmental Correspondence

The volume of correspondence necessary for the work of the Department of Mines at Toronto is considerable. Figures supplied by the Files Branch show that for the fiscal year ending October 31, 1928, communications received numbered 30,236.

Correspondence in connection with the office of the Minister of Mines is not included, nor is that pertaining to applications for patent or lease of mining lands,—the latter files being kept in the Department of Lands and Forests.

In addition, Branches of the Department, including those of the Mine Assessor, Mining Court, Mines Inspection, Publications and Statistics, Assay Office, Gas Commissioner, and Provincial Assay Office, carry on correspondence independently.

CLASSES FOR PROSPECTORS, 1928-29

By E. M. Burwash

Introduction

Commencing at Ottawa on November 13, 1928, classes were held throughout the winter at fourteen points, concluding at Haileybury on April 20. The courses used were in general like those of recent years. Classes for the identification of minerals and rocks were held during daylight hours, usually from 10 to 12 A.M. or from 2 to 4 P.M. The minerals and rocks used were the same as in previous years and were studied by the use of the tables compiled by Dr. Goodwin for purposes of identification by means of tests applicable in the field. In connection with this work there were short talks, by way of explanation, on the chemical composition and physical properties of minerals, and on such subjects as crystallization, hardness, elasticity, elements, compounds, acids, bases, the molecular and atomic theories, atomic weights, percentage composition, etc. In connection with the study of rocks, such considerations as the results of different rates of cooling and the presence of water in magmas were discussed. The chemical action of water, oxygen, and carbonic acid in weathering; the sorting action of water in transportation; and recrystallization due to regional shear and contact conditions were explained as simply as possible.

In the evening lectures on geology, new slides were introduced in order to freshen the interest by a slightly different treatment, but the general outline of the course remained as before, divided into five lectures under the headings:—

1. Erosion and Sedimentary Rocks.
2. Volcanoes and Igneous Rocks.
3. Mountain-Building and the Metamorphic Rocks.
4. Ore Deposits of Ontario.
5. The general and economic geology of the region in which the lecture was delivered.

Attendance

While the attendance was not on the whole equal to that of last year, the registration for the day classes averaging twenty-five as compared with thirty-one in 1927-28, the discrepancy could be partly accounted for by the great decrease in attendance at Ottawa where the arrangements for advertising were not as successful as in the previous season. Other causes which affected attendance more or less were: (1) the open season and light snowfall before Christmas, allowing of continued work on claims and other outdoor work until well on in December; (2) the removal during the summer of 1928 of a large number of men to northern Manitoba and points farther west, many of whom had not returned; (3) the introduction during the past year of airplane exploration on an unprecedented scale, which enables work to be carried on through the winter, supplies being sent in by plane; (4) an early spring called men out to freight

supplies to the new fields, especially the Crow River field. Toward the end of the season the attendance improved. At Mine Centre in January there were a good number for a place of that size, considerably more than at Fort Frances last year. At Matheson the attendance surpassed any previous record except one; and at Haileybury it reached 58 and exceeded that of any former year by 9.

Interest in the work by those who took part was well maintained, and the instruction on the whole seemed more effective than last year, which was the first year under the present instructor.

ANALYSIS OF THE WORK OF THE SEASON, 1928-29

Place	Dates	Total registration	Average attendance		Total study periods	
			Mineralogy	Geology	1929	1928
	1928					
Ottawa	Nov. 13-20	8	4	11	85	607
North Bay	Nov. 22-30	4	3	18	113	180
Sudbury	Dec. 4-12	16	8	12	117	179
Sault Ste. Marie	Dec. 13-21	28	17	9	184	330
	1929					
Chapleau	Jan. 7-15	26	10	9	126	.....
Port Arthur	Jan. 17-25	21	9	23	183	302
Mine Centre	Jan. 28-Feb. 2	28	17	37	286	.....
Kenora	Feb. 7-15	27	16½	22	244	290
Sioux Lookout	Feb. 18-26	26	15	25	247	266
Timmins	Feb. 28-Mar 8	17	10	22	189	247
Iroquois Falls	Mar. 9-18	16	9	7	107	.....
Matheson	Mar. 20-28	47	23	54	453	.....
Kirkland Lake	Apr. 2-10	29	15	30	266	440
Haileybury	Apr. 12-20	58	22	20	277	390
Total	Nov. 13-April 20	351	178½	299	2,877	.....
Average (14 places)	.....	25.07	12.7	21.35	205.5	.....

Average attendance, 50.66 per cent.

ATTENDANCE AT CLASSES FOR PROSPECTORS, 1921 to 1929

Place	1921	1922	1923	1924	1925	1926	1927	1928	1929	Average
Bancroft	.....	34	12	.....	.....	.....	.....	.....	.....	23
Bestel	.....	16	.....	.....	.....	.....	.....	28	.....	22
Blind River	.....	.....	.....	.....	.....	.....	68	13	.....	40.5
Cartier	.....	.....	.....	.....	.....	.....	21	.....	.....	21
Chapleau	.....	.....	.....	.....	53	22	.....	.....	26	33.6
Cobalt	.....	.....	28	.....	.....	.....	.....	.....	.....	28
Cochrane	.....	.....	.....	46	35	22	27	.....	.....	32.5
Coniston	.....	.....	.....	29	11	.....	.....	.....	.....	20
Connaught	.....	33	10	.....	.....	.....	.....	.....	.....	21.5
Dome Mines	.....	47	18	.....	.....	.....	.....	.....	.....	32.5
Dryden	.....	.....	45	.....	.....	.....	.....	.....	.....	45
Elk Lake	30	24	10	.....	.....	.....	.....	.....	.....	21.3
Englehart	.....	.....	.....	.....	.....	85	33	.....	.....	59
Fort Frances	.....	.....	.....	.....	.....	.....	.....	18	.....	18
Fort William	38	14	21	.....	.....	60	16	24	.....	29
Franz	.....	.....	.....	.....	.....	17	.....	.....	.....	17
Galetta	.....	.....	.....	.....	.....	27	.....	.....	.....	27
Gowganda	.....	26	.....	.....	.....	.....	.....	.....	.....	26
Haileybury	47	44	.....	24	.....	.....	49	48	58	45
Hearst	.....	.....	.....	48	25	.....	.....	.....	.....	36.5
Iroquois Falls	.....	.....	74	.....	.....	.....	41	.....	16	43.6
Kapuskasing	.....	.....	.....	.....	.....	.....	.....	10	.....	10
Kenora	.....	14	12	.....	.....	.....	26	37	27	38.6

ATTENDANCE AT CLASSES FOR PROSPECTORS, 1921 to 1929—*Continued*

Place	1921	1922	1923	1924	1925	1926	1927	1928	1929	Average
Kirkland Lake	28	64	22	22	17	39	31	41	29	32.55
Larder Lake	.....	.....	.....	.....	22	9	.....	.....	.....	15.5
Madoc	60	21	.....	.....	.....	.....	.....	.....	.....	40.5
Massey	.....	.....	.....	59	24	.....	.....	.....	.....	41.5
Matheson	.....	.....	.....	77	45	34	32	.....	47	47
Mine Centre	.....	.....	.....	.....	51	.....	.....	.....	28	39.5
Nakina	.....	.....	.....	.....	.....	51	.....	.....	.....	51
North Bay	15	.....	.....	.....	.....	.....	48	20	4	43.5
New Liskeard	.....	.....	.....	.....	45	55	.....	.....	.....	50
Ottawa	.....	.....	.....	.....	.....	.....	.....	70	8	39
Perth	.....	.....	.....	.....	.....	.....	.....	14	.....	14
Perth Road	.....	33	.....	.....	.....	.....	.....	.....	.....	33
Port Arthur	30	34	24	25	75	100	53	37	21	44.33
Renfrew	.....	.....	.....	.....	.....	.....	26	.....	.....	26
Sault Ste. Marie	110	109	26	32	27	74	60	30	28	55.1
Schreiber	.....	.....	32	54	.....	.....	.....	.....	.....	43
Schumacher	.....	.....	.....	.....	.....	.....	29	.....	.....	29
Sioux Lookout	.....	.....	.....	.....	37	30	46	24	26	32.6
South Lorraine	.....	.....	30	17	.....	.....	.....	.....	.....	23.5
South Porcupine	44	.....	12	.....	.....	.....	.....	.....	.....	28
Sudbury	21	50	38	38	34	49	37	39	16	35.77
Swastika	26	28	17	.....	.....	39	.....	.....	.....	27.5
Timmins	60	58	46	40	32	.....	.....	38	17	41.57
Total registration	509	649	477	511	533	713	643	492	351	542
Average registration	42.4	37.1	25.1	39.3	35.2	44.6	37.7	30.75	25.1	34.58
Average percentage of total registration in attendance	65.22	.....	86.8	.....	54.	52.5	49.9	51.81	50.66	55.84

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The Municipal Clerk, Township of Teck, Kirkland Lake.
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The Management of the Hotel Haileybury, Haileybury.

MINES OF ONTARIO IN 1928

By

Chief Inspector of Mines, D. G. Sinclair, Toronto; Inspectors, R. H. Cleland, Timmins; E. C. Keeley, Kirkland Lake; G. S. Jarrett, Sudbury; A. R. Webster, Toronto.

As an introduction to the descriptions of the mines and metallurgical plants of the province, the following list, alphabetically arranged for metals or minerals extracted and also for the names of the companies concerned, may be of use for reference purposes. The inclusion of a property in this list does not necessarily imply that it is a producing one or that it is being worked at the present time. The table contains the names of all operating properties and works inspected in 1928.

Lists of the principal stone quarries and clay pits are added at the end.

MINES AND METALLURGICAL WORKS

Operator	Mine	Manager	Address
AERIAL PROSPECTING			
Brett-Trethewey Mines, Ltd			43 Toronto St., Toronto
Consolidated Mining and Smelting Co., of Canada, Ltd			Drummond Bldg., Montreal.
Dominion Explorers, Ltd			914 Excelsior Life Bldg., Toronto.
Northern Aerial Minerals Exploration, Ltd		John E. Hammell.	100 Adelaide St. W., Toronto.
COPPER			
Amity Copper and Gold Mines, Ltd	Amity	Sidney A. Pain	Boston Creek.
Patterson Copper Mines, Ltd	Patterson	W. E. Simpson	Boston Creek.
Potter Doal Mines, Ltd	Potterdoal	Paul Doal	Matheson.
Shield Development Co., Ltd	Tip Top	J. G. Harkness	Kashabowie
Sudbury Basin Mines, Ltd	Cheney	Jos. H. Travers	Thessalon.
White Lake Mines, Ltd	White Lake	O. G. Carstens	Blind River.
COPPER-ZINC-LEAD			
Sudbury Basin Mines, Ltd	Sudbury Basin		503 Excelsior Life Bldg., Toronto.
Treadwell Yukon Co., Ltd	Errington	V. C. Clauson	Errington Mine.
FELDSPAR			
Bathurst Feldspar Mines, Ltd	Bathurst	J. E. Sullivan	R.R. 7, Perth.
Craig, T. H	Craig	T. H. Craig	398 Victoria St., Kingston.
Genesee Feldspar Co., Inc	Genesee	P. MacDonald	Hybla.
National Feldspar Co., Ltd	National	S. W. Windeler	R.R. 7, Perth.
Verona Quarries, Ltd	Verona	C. A. McMahon	Desert Lake.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
	GOLD		
Abba Mines, Ltd	Abba	C. D. Salkeld	Kirkland Lake.
Alschbach Gold Mining Co., Ltd	Alschbach	Clarence Alschbach	Goldthorpe.
Ankerite Gold Mines, Ltd	Ankerite	W. H. Seamon	South Porcupine.
Barry-Hollinger Gold Mines, Ltd	Barry-Hollinger	Jas. Houston	Boston Creek.
Bathurst Mines, Ltd	Bathurst	Frank Carnegie	Narrow Lake.
Beardmore Gold Mines, Ltd	Beardmore	W. A. Roberts	Beardmore.
Bidgood Consolidated Mines, Ltd	Bidgood	John McPhee	Kirkland Lake.
Blue Quartz Gold Mines, Ltd	Blue Quartz	J. C. Crow	1104 Northern Ontario Bldg., Toronto.
Bobjo Mines, Ltd	Bobjo	G. A. Howes	Sioux Lookout.
Brett-Trethewey Mines, Ltd	Brett-Trethewey		43 Toronto St., Toronto.
British Canadian Mines, Ltd	Foley	J. M. Aitken	8 Bloor St. E., Toronto.
Buckingham Mines, Ltd	Buckingham	Douglas A. Mutch	Haileybury.
Buff Munro Gold, Ltd	Buff Munro	Richard Haggerty	710 Erie County Bank Bldg., Buffalo, N.Y.
Cambro-Kirkland Mines, Ltd	Cambro-Kirkland	W. B. Airth	Kirkland Lake.
Canadian Champion Reef Mining Co., Ltd	Champion Reef	T. R. Bullock	Shiningtree.
Canusa Mining and Exploration Co., Ltd	Scottish-Ontario	Steve Monck	Timmins.
Cochenour-Willans Syndicate	Cochenour-Willans	W. M. Cochenour	Red Lake, via Sioux Lookout.
Coniaurum Mines, Ltd	Newray	John Reddington	South Porcupine.
Consolidated Mining & Smelting Co., of Canada, Ltd. (under option)	Hill-Tivey-Sloan	P. F. Osler	505 Confederation Life Bldg., Winnipeg, Man.
Continental Kirkland Mines, Ltd	Continental Kirkland	A. J. Keast	Kirkland Lake.
Cooper Gold Mines, Ltd	Minto	John Knox, Jr	Wawa, via Hawk Junction.
Crown Reserve Consolidated Mines, Ltd	Crown Reserve	N. J. Evered	Crown City.
De Santis Gold Mining Co., Ltd. (under option)	De Santis	Peter De Santis	Timmins.
Dome Mines, Limited	Dome	H. P. De Pencier	South Porcupine.
Dunkin Gold Mines, Ltd	Dunkin	Colin A. Campbell	Narrow Lake.
Federal Kirkland Mining Co., Ltd	Federal Kirkland	Lindsay Foss	Kirkland Lake.
Fort Hope Mines, Ltd	Fort Hope		Haileybury.
Furness Gold Mines, Ltd	Whalen-James	H. R. M. Turner	Box 542, South Porcupine.
Gold Hill Mines, Ltd	Gold Hill	D. H. Angus	Haileybury.
Gold Rock Mining Syndicate, Ltd	Gold Rock	Miles Walker	Wabigoon.
Goodfish Mines, Ltd	Goodfish	W. R. Sweet	Kirkland Lake.
Goodfish Mines, Ltd	Providence	W. R. Sweet	Kirkland Lake.
Grace Lake Gold Mines, Ltd	Grace Lake	O. E. Oberg	Boston Creek.
Grenfell-Kirkland Mines, Ltd. (under option)	Stitt	D. Hill	Kenogami Lake.
Harker Gold Mines, Ltd	Harker	J. E. Hammell	100 Adelaide St. W., Toronto.
Harris Consolidated Gold Mines, Ltd	Beaumont	Oscar Knutson	Box 512, South Porcupine.
Haslat-Duck Lake Mines, Ltd	Haslat-DuckLake	M. L. Bouzan	Schreiber.
Hayden Gold Mines, Ltd	Hayden	Seymour Stevens	Timmins.
Hewitt Mining Company, Ltd	Hewitt	George Gray	Timmins.
Hilltop Gold Mines, Ltd	Hilltop		1302 Bank of Hamilton Bldg., Toronto.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
GOLD—*Continued*			
Hollinger Consol. Gold Mines, Ltd.	Hollinger	A. F. Brigham	Timmins.
Howey Gold Mines, Ltd	Howey	H. G. Young	Red Lake, via Sioux Lookout.
Interprovincial Exploration Co., Ltd	Interprovincial		437 St. James St., Montreal, Que.
Jackson-Manion Mines, Ltd	Jackson-Manion		1507 Bank of Hamilton Bldg., Toronto.
Jones Porter Mines, Ltd	Jones Porter	John Jones	Box 1330, Timmins.
Kirkland Gold Belt Mines, Ltd	Kirkland Gold Belt	K. B. Heisey	Kirkland Lake.
Kirkland Hunton Mines, Ltd	Kirkland Hunton.	John McPhee	Kirkland Lake.
Kirkland Lake Gold Mining Co., Ltd	Kirkland Lake Gold	William Sixt	Kirkland Lake.
Kirkland Premier Mines, Ltd	Kirkland Premier.	W. R. Osborne	Kirkland Lake.
Lake Shore Mines, Ltd	Lake Shore	E. B. Knapp	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd	McIntyre	R. J. Ennis	Schumacher.
McMillan Gold Mines, Ltd	McMillan	E. J. McMillan	Sudbury.
March Gold, Ltd	March	Joseph T.Baldwin	Box 533, South Porcupine.
Metals Development, Ltd	Metals Development	J. C. Nelson	Jackson-Manion.
Mineral Research Corporation	Davidson-Carr	A. R. Globe	Savant Lake.
Moss Mines, Ltd	Huronian	J. G. Harkness	Kashabowie.
Murphy Mines, Ltd	Murphy	Lindsay Foss	Argonaut.
New York Porcupine Mines, Ltd	New York Porcupine	Harry W. Darling.	South Porcupine.
Northern Red Lake Mines, Ltd. (under option)	Golden Star	Frederick S. Munson	Fort Frances.
Northern Red Lake Mines, Ltd. (under option)	Isabella	Frederick S. Munson	Fort Frances.
Northland Gold Mines, Ltd	Northland	John J. Byrne	Northland Mines.
Olivet Gold Mines, Ltd	Olivet	Earl Hunton	Crown City.
Patricia Dent Gold Mines, Ltd	Patricia Dent	J. C. Dodd	Jackson Manion.
Pawnee Kirkland Gold Mines, Ltd	Pawnee Kirkland.	John J. Byrne	Kirkland Lake.
Picard Gold Mines, Ltd	Picard	E. A. Dowman	Jackson-Manion.
Polaris Gold Mines of Canada, Ltd	Polaris	W. C. Churchill	Box1691,Timmins.
Porcupine Grande Gold Mines, Ltd	Porcupine Grande	E. H. Orser	Hoyle.
Porcupine United Gold Mines, Ltd	Rochester	Joseph T. Baldwin	Timmins.
Power and Mines Corporation, Ltd	Grace	J. A. S. Roussac	Hawk Junction.
Red Lake Gold Shore Mines, Ltd	Red Lake Gold Shore	C. B. Morgan	Red Lake, via Sioux Lookout.
Red Mammoth Gold, Ltd	Smith-Morrison	M. Bouzan	Red Lake, via Sioux Lookout.
Ritchie Gold Mines, Ltd	Ritchie	John J. Byrne	Argonaut.
St. Anthony Gold Mines, Ltd	St. Anthony	H. A. Swart	Savant Lake.
Sylvanite Gold Mines, Ltd	Sylvanite	C. E. Rodgers	Kirkland Lake.
Tashota Gold Mines, Ltd	Tashota	W. A. Coughlin	Tashota.
Teck-Hughes Gold Mines, Ltd	Teck-Hughes	D. L. H. Forbes	Kirkland Lake.
Telluride Gold Mines of Canada, Ltd	Telluride	B. Ashley	Englehart.
Towagmac Exploration Company, Ltd. (under option)	Michael Boyle	W. R. McIlquham	Goudreau.
United Mineral Lands Corporation	Paymaster	M. Donovan	South Porcupine.
Vipond Consolidated Mines, Ltd	Vipond	Robert E. Dye	Timmins.
Walsh-Katrine Gold Mines, Ltd	Walsh-Katrine	J. P. Hussey	Crown City.
West Dome Lake Gold Mines, Ltd	West Dome	D. M. McPhail	South Porcupine.
Wright-Hargreaves Mines, Ltd	Wright-Hargreave	James E. Grant	Kirkland Lake.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
GRAPHITE			
Black Donald Graphite Company, Ltd.	Black Donald....	R. F. Bunting....	Calabogie.
GYPSUM			
Canada Gypsum and Alabastine, Ltd..	Caledonia.....	R. E. Haire.....	Paris.
Canada Gypsum and Alabastine, Ltd..	Lythmore.....	R. E. Haire.....	Paris.
LEAD			
Kingdon Mining, Smelting and Manufacturing Co., Ltd.....	Kingdon.....	R. R. Rose.....	Gaietta.
LEAD AND ZINC			
North American Metals Corporation, Ltd.....	Dorion.....	H. E. Knobel....	Loon.
North American Metals Corporation, Ltd.....	Ogema.....	H. E. Knobel....	Loon.
Towagmac Exploration Co., Ltd.....	Lake Geneva....	W. E. Bowden...	Geneva.
NICKEL AND COPPER			
Falconbridge Nickel Mines, Ltd.....	Falconbridge.....	Ernest Craig.....	Box 1, Garson.
International Nickel Co. of Canada, Ltd.	Creighton.....	J. L. Agnew.....	Copper Cliff..
International Nickel Co. of Canada, Ltd.	Frood.....	J. L. Agnew.....	Copper Cliff.
McVittie-Graham Mines, Ltd.....	Moose Lake.....	W. R. Dunbar...	Sudbury.
Mond Nickel Company, Ltd.....	Frood Extension..	A. D. Carmichael.	Sudbury.
Mond Nickel Company, Ltd.....	Garson.....	A. L. Sharp.....	Garson.
Mond Nickel Company, Ltd.....	Levack.....	F. J. Eager.....	Levack.
Sudbury Offsets, Ltd.....	Sudbury Offsets..	.....	1004 Bank of Hamilton Bldg., Toronto.
SILVER			
Brocklebank, Arthur (under lease)....	Kerr Lake.....	Arthur Brocklebank.....	Cobalt.
Castle-Trethewey Mines, Ltd.....	Castle-Trethewey.	Angus D. Campbell.....	Bestel.
Cobalt Contact Mines, Ltd.....	Green-Meehan...	J. M. C. Dunlop..	North Cobalt.
Cobalt Contact Mines, Ltd.....	Red Rock.....	J. M. C. Dunlop..	North Cobalt.
Cobalt Contact Mines, Ltd. (under option).....	Ruby.....	J. M. C. Dunlop..	North Cobalt.
Cobalt-Kittson Mines, Ltd.....	Cobalt-Kittson...	Archibald Nadeau	Cobalt.
Friday Mines, Ltd.....	Friday.....	J. R. Sproat.....	Timagami.
Keeley Silver Mines, Ltd.....	Keeley.....	W. J. Dobbins...	Silver Centre.
Kirk-Budd Mines, Ltd.....	Kirk-Budd.....	Cecil Cave.....	Cobalt.
Mining Corporation of Canada, Ltd...	Buffalo.....	M. F. Fairlie.....	Cobalt.
Mining Corporation of Canada, Ltd...	City.....	M. F. Fairlie.....	Cobalt.
Mining Corporation of Canada, Ltd...	Cobalt Lake.....	M. F. Fairlie.....	Cobalt.
Mining Corporation of Canada, Ltd...	Crompton.....	M. F. Fairlie.....	Cobalt.

MINES AND METALLURGICAL WORKS—*Continued*

Operator	Mine	Manager	Address
SILVER—*Continued*			
Mining Corporation of Canada, Ltd	Frontier	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	H. R. 64	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	McKinley-Darragh	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd	Townsite	M. F. Fairlie	Cobalt.
Nipissing Mining Company, Ltd	Nipissing	Hugh Park	Cobalt.
Nipissing Mining Company, Ltd	Nipissing Lorrain.	Hugh Park	Cobalt.
O'Brien, M. J., Ltd	Cross Lake	J. G. Dickenson	Cobalt.
O'Brien, M. J., Ltd	Miller Lake O'Brien	H. G. Kennedy	Bestel.
O'Brien, M. J., Ltd	O'Brien	J. G. Dickenson	Bestel.
Peterson Cobalt Mines, Ltd	Peterson Cobalt	D. J. Russell	Cobalt.
Sandoe, Richard, and associates (lease).	Temiskaming	Richard Sandoe	Cobalt.
Shield Development Company, Ltd	Cochrane	.....	132 St. James St., Montreal, Que.
Trembath, Thomas E., and partner	La Rose	Thomas E. Trembath	Cobalt.
TALC			
Asbestos Pulp Co., Ltd	Asbestos Pulp	Roy Taylor	Madoc.
Geo. H. Gillespie Co., Ltd	Henderson	Geo. H. Gillespie.	Madoc.
METALLURGICAL WORKS			
Algoma Steel Corporation, Ltd	Blast furnace	Jas. H. Bell	Sault Ste. Marie.
Cobalt Reduction Co., operated by Mining Corporation of Canada, Ltd	Silver refinery	M. F. Fairlie	Cobalt.
Deloro Smelting and Refining Co., Ltd.	Silver refinery	S. B. Wright	Deloro.
International Nickel Co. of Canada, Ltd.	Blast furnace	Donald MacAskill	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Nickel Refinery	H. W. Walter	Port Colborne.
Mond Nickel Company, Ltd	Blast furnace	John F. Robertson	Coniston.
Steel Company of Canada, Ltd	Blast furnace	R. A. Gillies	Hamilton.

QUARRIES

County	Operator	Address	Location	Product
Algoma district	Dominion Mines & Quarries, Ltd	Little Current	Killarney	Quartzite.
" "	Dominion Trap Rock Co	Bruce Mines	Bruce Mines	Crushed trap rock.
" "	Grenville Crushed Rock Co	Hawk Lake	Hawk Lake	Crushed granite for ballast.
" "	Manitoulin Quartzite, Ltd	Sheguiandiah	Manitoulin Island	Quartzite.
Bruce	Alabastine Co. of Paris, Ltd	Teeswater	Lot 14, con. VI, Culross	Hydrated lime.
Carleton	Belanger, Victor	Hawkesbury	Gloucester tp	Limestone for roads.
"	Robillard, H., and Son	Quarries, via Ottawa	Gloucester tp	Limestone for roads.
Cochrane district	Northern Development Department, Ontario Government	Cochrane	Lamarche tp	Crushed rock for road surfacing.
Dufferin	Ritchie Cut Stone Co., Ltd	Shelburne	Near Shelburne	Building stone.
Essex	Brunner Mond, Canada, Ltd	Amherstburg	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon	Limestone for chemical works.
Frontenac	Freeman, L. G	106 Cowdy St., Kingston	Kingston tp	Building stone.
"	Roddy, J	Kingston	Kingston tp	Building and crushed limestone.
"	Silica Sand Co., Ltd	Geo. M. Thompson, Box 264, Kingston	Lots 19, 20, con. I, Pittsburgh	Sandstone.
Grenville	Grenville Crushed Rock Co., Ltd	J. P. Bains, Oxford Mills	Lots 8, E. ½ 9, con. IV; S. ½ lot 8, con. III, Oxford	Crushed and screened limestone for ballast.
Grey	Chalmers, Stewart	Owen Sound	Owen Sound	Lime.
"	Keeling, James	1179 16th St., Owen Sound	8th St., Owen Sound	Building stone.
"	Lapierre & Checkley	Owen Sound	Owen Sound	Limestone for building.
"	McKay, Alex. L	E. Rowbottom, Owen Sound	Owen Sound	Building stone; crushed stone.
"	Oliver Rogers Stone Co	Owen Sound	Owen Sound	Building stone; crushed stone.
Haldimand	Gordon Crushed Stone Co., Ltd	Hagersville	Walpole tp	Crushed stone.
"	Hagersville Contracting Co	Hagersville	Lots 13, 14, con. XIII, Walpole	Crushed stone for roads and concrete.
"	Hagersville Quarries, Ltd	Hagersville	Lot 13, con. XIII, Walpole	Crushed stone for roads and concrete.
Halton	Christie Henderson Co., Ltd	Kelso	Lot 4, con. V, Nassagaweya	Grey lime.
"	Credit Valley Quarries, Ltd	Glen Williams	Lot 26, con. X, Esquesing	Building stone.
"	Logan, Hugh	Glen Williams	Lot 27, con. IX, Esquesing	Building stone.
"	Robertson, D., & Co	Milton	Esquesing tp	Lime and building stone.

"	Routley, H. T.	R.R. 1, Georgetown	Con. VII, Esquesing	Crushed stone.
"	Toronto Lime Co., Ltd.	Limehouse	Esquesing tp.	Lime and building stone.
Hastings	Canada Cement Co.	Point Anne	Point Anne	Limestone for cement.
"	Canada Crushed Stone Corp., Ltd.	George Rayner, Bancroft	Dungannon tp.	Marble.
"	Quinlan, Robertson, and Janin	Crookston	Lot 10, con. X, Huntingdon	Building stone.
Kenora district	Horne, William	Butler, via Ignace		Monumental stone and paving blocks (granite).
Lanark	Cameron, James	Fallbrook	Lot 4, con. XI, Drummond	Pegmatite for road material.
"	Cameron, William	Carleton Place	Lot 24, con. XI, Drummond	Lime.
Leeds	Gordon, David J.	Gananoque	Lot 11, con. II, Leeds	Red granite.
"	McAdam, James	Box 173, Gananoque	Lots 10, 11, 12, Con. I, Leeds	Paving blocks and cut stone.
"	Street & O'Brien	Box 73, Gananoque	Lot 6, con. II, Leeds	Granite paving blocks.
Lincoln	Queenston Quarries, Ltd.	St. Davids	St. Davids	Crushed, monumental, sawn limestone.
"	Wickett, James A.	Geo. E. Stocker, 16 Salter St., Toronto	Grantham tp.	Crushed stone.
Norfolk	Routly, H. T.	Jarvis	Lot 19, con. XIV, Townsend	Crushed stone.
Ontario	Longford Crushed Stone, Ltd.	Longford Mills	E. part lots 23, 24, Front range, Rama tp.	Crushed stone.
Oxford	Beachville White Lime Co.	Beachville	Beachville	Stone, lime, agricultural lime.
"	Dufferin Construction Co.	Innerkip	Lots 8 and 9, con. XVII, E. Zorra	Limestone.
"	Standard White Lime Co.	Beachville	Beachville	High calcium, magnesium, and hydrated lime.
Perth	St. Marys Cement Co.	St. Marys	Blanshard tp.	Limestone for cement.
"	Thames Quarry Co.	St. Marys	St. Marys	Limestone.
Peterborough	Ontario Rock Co.	Preneveau	Lot 7, con. VI, Belmont	Crushed trap.
Prescott	Bissonnette, A.	Alfred	Longueuil tp.	Limestone.
"	McDonald, Neil A.	R. Allard, L'Orignal	Longueuil tp.	Limestone.
Renfrew	Dominion Rock Products, Ltd.	Eganville	Lot 10, con. XVII, Gratton	Limestone.
"	Jamieson Lime Co.	Renfrew	Lot 5, con. II, Horton	Crystalline limestone and lime.
"	McDonald & McLeod	Pembroke	Wilson's farm, Pembroke	Crushed rock.
"	Markus, William	Pembroke	Lot 12, con. I, Pembroke	Limestone.
Russell	McDonell, Dibblee & Covey	Clarence	Con. I, Clarence	Limestone.
Simcoe	Langton, Thomas	Coldwater	Lots 19, 20, con. XII, Medonte	Crushed stone.
"	Ontario Stone Corp., Ltd.	R.R. 4, Orillia	Lot 10, con. IV, N. Orillia	Crushed stone.
Sudbury district	Mond Nickel Co., Ltd.	Coniston	At Coniston smelter	Quartzite for flux.
Thunder Bay district	Quinn Stone and Ore Co.	Fort William	Fort William	Crushed stone.

QUARRIES—*Continued*

County	Operator	Address	Location	Product
Timiskaming district	Abitibi Pulp & Paper Co	August Johnson, Haileybury	S. ½ lot 10, con. V, Bucke (owned); W. ½ lot 11, con. III, Bucke (leased)	Limestone.
Victoria	Canada Lime Co	Coboconk	Coboconk	Limestone.
"	Kirkfield Crushed Stone Co	Kirkfield	Lot 49, con. IX, Eldon	Crushed limestone.
"	Toronto Brick Co	Coboconk	Coboconk	Lime.
Welland	Bertie Township	Ridgeway	Lot 21, con. III, Bertie	Crushed rock for roads.
"	Bertie Township	Stevensville	Lot 8, con. VIII, Bertie	Crushed limestone for roads.
"	Canada Cement Co	Port Colborne	Port Colborne	Limestone for cement.
"	Canada Cement Co	Port Colborne	Lot 5, con. I, Wainfleet	Limestone for cement.
"	Law Construction Co	Ridgeway	Lot 13, con. V, Bertie	Limestone for roads.
"	Walker Bros	Thorold	Lots 31, 32, con. IX, Stamford	Limestone for flux and paper mills.
Wellington	Canada Crushed Stone Corporation, Ltd	Puslinch	Puslinch	Crushed limestone.
"	Canada Gypsum and Alabastine, Ltd	Elora	Nicol tp	Hydrated lime and agricultural lime.
"	Christie Henderson Co	R.R. 2, Puslinch	Lots 2, 3, con. I, Puslinch	Hydrated lime.
"	Christie Henderson Co	Hespeler	Lots 2, 3, con. IV, Puslinch	Hydrated lime.
"	Gow, James	Fergus	Fergus	Crushed limestone.
"	Innerkip Stone and Lime Co	Guelph	Guelph	Crushed limestone.
"	Ontario Reformatory	Box 1448, Guelph	Guelph	Crushed limestone for roads.
"	Standard White Lime Co	Guelph	Wellington tp	Hydrated lime.
Wentworth	Barton Township	Mount Hamilton	Lot 13, con. VII, Barton	Crushed and screened limestone.
"	Canada Crushed Stone Corp., Ltd	Dundas	Dundas	Crushed and screened limestone and building stone.
"	Gallagher Bros	R.R. 2, Hamilton	Lot 14, con. VI, Barton	Limestone and lime.
"	Marshall, James	Hamilton	Lot 14, con. VII, Barton	Limestone and lime.
"	Middleton, J	Ancaster	Ancaster	Building stone.
"	Wentworth Quarry Co., Ltd	Vinemount	Lot 4, con. V, Saltfleet	Crushed and screened limestone.

CLAY PITS

County	Operator	Address	Location
Halton	Caledon Shale Brick Co	Credit Forks	Lot 10, con. IX, Caledon.
"	Halton Brick Co	Terra Cotta	Lot 28, con. II, Esquesing.
"	Interprovincial Brick Co	Milton Heights	Milton Heights.
"	Milton Pressed Brick Co	Plant No. 1, Milton	Lot 1, con. I, Esquesing.
"	Milton Pressed Brick Co	Plant No. 2, Milton	Con. I, Esquesing.
"	Toronto Brick Co	Milton	Lot 14, con. I, Trafalgar.
Lincoln	Grimsby Brick & Tile Co	Grimsby	Lot 22, con. I, Clinton.
"	Paxton & Bray	230 Queenston St., St. Catharines	Queenston St., St. Catharines.
Peel	Brampton Pressed Brick Co	Brampton	Lot 9, Centre Rd., Chinguacousy.
"	Caledon Mountain Shale Brick Co	Credit Forks	Lot 10, con. IV, Caledon.
"	Cooksville Shale Brick Co	Cooksville	Con. III, Toronto.
"	Interprovincial Brick Co	Terra Cotta	Lot 29, con. V, Chinguacousy.
"	Milton Pressed Brick Co	Streetsville	Streetsville.
"	Streetsville Pressed Brick Co	Streetsville	Streetsville.
Perth	Barnhardt, W. H	Stratford	Stratford.
"	Stratford Brick, Tile & Lumber Co	Stratford	Stratford.
Thunder Bay district	Fort William Brick & Tile Co	Fort William	Fort William.
Waterloo	Ott Brick & Tile Co	Kitchener	Kitchener.
Wentworth	Bartonville Pressed Brick Co	620 Lister Bldg., Hamilton	Bartonville.
"	Canadian Pressed Brick Co	Bartonville	Bartonville.
"	Crawford Bros	King and Macklin Sts., Hamilton	King and Macklin Sts., Hamilton.
"	Dominion Sewer Pipe and Clay Industries, Ltd.	Mimico	E. Flamborough tp.
"	Frid Bros	Macklin St., Hamilton	Dundas Rd. and Macklin St., Hamilton.
"	Hamilton Pressed Brick Co	Kensington Ave. S., Hamilton	Kensington Ave., Hamilton.
"	Hamilton and Toronto Sewer Pipe Co	R. H. New, Wentworth Ave., Hamilton	E. Flamborough tp.
"	New, Edward	133 George St., Hamilton	Ancaster Rd.
"	Ontario Sewer Pipe and Clay Products, Ltd.	Mimico	E. Flamborough tp.
York	Butwell, Richard	Humber Bay	Humber Bay.
"	De Laplante, J. E	Coleman	Dawes Rd., Toronto.
"	Don Valley Brick Works	Don Valley	Don Valley, Toronto.
"	Morley, W	Coleman	Dawes Rd., York tp.
"	Mt. Dennis Brick Works	2 Ruthven Place, Mt. Dennis	Mt. Dennis.
"	Ontario Paving Brick Co	353 Weston Rd., Weston	Weston Road, Weston.
"	Phippen and Field	150 Dawes Rd., Toronto	Dawes Road, York tp.
"	Pickett (Geo.) Co	Mt. Dennis	Mt. Dennis.
"	Pigott & Co	Eglinton Ave., Mt. Dennis	Mt. Dennis.
"	Price & Cummings	Humber Bay	Humber Bay.
"	Price & Smith	Greenwood Ave., Toronto	Greenwood Ave., Toronto.
"	Russell, Joseph, Estate	40 Blake St., Toronto	Blake St., Toronto.
"	Standard Brick Co	Greenwood Ave., Toronto	Greenwood Ave., Toronto.
"	Sun Brick Co	52 Toronto St., Toronto	Don Valley, Toronto.
"	Toronto Brick Co	Sun Life Bldg., Toronto	Greenwood Ave., Toronto.
"	Wagstaff, A. H., & Co	Greenwood Ave., Toronto	Greenwood Ave., Toronto.

AERIAL PROSPECTING

Aerial prospecting within the province of Ontario has come to the front largely in the years 1928 and 1929 and is perhaps the greatest single aid to the extension of our mining areas that we have ever had.

Previous to 1928, commercial flying companies were transporting prospectors and engineers into our northern areas, but it remained for the following two years to see companies organized purposely to do this work.

Some of the companies now using planes extensively in prospecting and in servicing their outlying camps are: Northern Aerial Minerals Exploration, Limited; Consolidated Mining and Smelting Company of Canada, Limited; Dominion Explorers, Limited; and Brett-Trethewey Mines, Limited. These companies do not all confine themselves to work within the province, but range the whole north country.

Northern Aerial Minerals Exploration, Limited

The largest and best known of these aerial prospectors is N.A.M.E. (Northern Aerial Minerals Exploration) organized by John E. Hammell, with headquarters at Sioux Lookout in the district of Kenora, Patricia portion. Here, under the direction of Gordon Duncan, chief of exploration, and Captain Oaks, chief of flying, the details of this new branch of mining have been worked out.

The following is a résumé, supplied by Mr. Duncan, of the work done in the province by this company during 1929 from the base at Sioux Lookout.

This base is the exploration and aerial headquarters for Canada. Permanent hangars with repair shops, office, and warehouses are located here, and here all major airplane repairs are done.

From this base, two sub-bases were established in the Patricia district for the field operations, the western at Pickle lake and the eastern at Fort Hope. Sufficient food, supplies, and gasoline were flown in during the winter and early spring to last for supplying and servicing of all the field parties during the entire summer. Advantage was thus taken of the fact that the planes can carry a much greater load on skis in the winter time than with floats in the summer.

Eighteen prospecting parties, consisting of two men each, were spotted before break-up on the ice by plane from the Sioux Lookout base. Nine parties were to work out of each base during the summer, under the direction of a mining engineer. Each party was supplied with a sectional canoe which can be carried in the plane, and sufficient grub to last well over the freeze-up period. The mining engineers in charge of each of these divisions made their headquarters for the summer at Pickle lake and Fort Hope. Each engineer had one plane with a pilot and mechanic. His duties were to visit his prospectors regularly, examine any finds they made, replenish their food supplies, move them to more favourable prospecting areas, and aid them in every way possible to make an important mineral discovery.

The area covered during the summer extended from Wunnimun lake on the north to Wendigo lake on the northwest, Birch lake on the west, the Canadian National track on the south, and thirty to fifty miles east of Fort Hope on the east. A little work was carried on south of the track during the latter part of the season.

This seems a tremendous area to be covered by eighteen prospecting parties during the summer. Unfortunately, however, the area proved on the whole very disappointing, due to the tremendous areas which consisted of granite, muskeg, and glacial drift boulders and sand. These areas could be quickly eliminated, from the air, without landing a prospecting party. The only available geological maps had the geology shown only along the main waterways. These were used as key maps, but the greenstone bands shown along the main waters proved very disappointing on being explored inland. They proved to be, in the majority of cases, very limited in massive granitic areas. Especially was this the case in the area north of Fort Hope.

It can consequently be seen that large areas could be quickly eliminated from prospecting by the engineer, whose duty it was also to carry on aerial reconnaissance, mapping out the favourable and unfavourable areas.

The most remote areas were prospected in the early season and, as the season progressed, the prospectors were continually being moved towards the track. Larger bands of greenstone were encountered nearer the track than in the remote areas, but there had been previous prospecting "booms" in the majority of bases; consequently, these bands required more detailed work if discoveries were to be expected.

Numerous discoveries were made. In each case the discovery was carefully examined by the mining engineer in charge. In cases where the discovery made sufficient promise, the mining engineer in charge of development was advised and a working party of not more than four men

were flown to the discovery and surface development started. In this way the relative value of a prospect was learned at once, and unnecessary expenses of staking and recording were eliminated.

It can readily be seen that a tremendous area can be prospected by one prospecting party with the use of aeroplanes, compared with the old method of paddling and packing in supplies and searching from place to place for "formation." In aerial prospecting, the prospectors are landed in an hour or two with their food and supplies and can start prospecting immediately. They are given a good look at the formation and topography from the air before they land. Quartz veins and iron oxidations are easily discerned in many cases. When they have covered the area, a few hours will land them in a new favourable area and they can carry on their work.

The following is a report by Mr. Duncan on the company's Crow River property, district of Kenora, Patricia portion, which was located in the 1928 season.

Development work was carried on during the summer on this important gold property, the discovery being made the summer before. Intensive surface exploration work opened up important discoveries. The area, however, is covered to such an extent with muskeg that most of the important ground could only be explored by drilling.

A diamond-drilling programme was started and the first three holes along the main showing, where rich values had been found, were very encouraging, a much greater width of the ore being shown by the cores with the values remaining high. Free gold was often noticed in the drill core.

The ore has been picked up in the muskeg with the first hole, and further drilling is being carried on in this direction, in order to determine how far the ore extends.

COPPER

Amity Copper and Gold Mines, Limited

The Amity Copper and Gold Mines, Limited, operated during 1928 at Boston Creek, Pacaud township, district of Timiskaming, with a force of 20 men. The capital is 3,000,000 shares of $1 par value. D. O. Johnson is president; J. E. Russell, vice-president; Gideon Grant, secretary-treasurer. Samuel Squires, F. L. McLean, and R. Jackson are directors. Sidney A. Pain is manager. The head office of the company is at 501 Lumsden Building, Toronto.

During 1928, the shaft was sunk from the 250-foot level to the 600-foot level; 76 feet of raising and 100 feet of winze-sinking was done from the 250-foot level; there was also 300 feet of drifting done on the 250-foot level.

Camp buildings, consisting of power-house, storehouse, dry-house, and magazine, were erected during the year.

Patterson Copper Mines, Limited

Patterson Copper Mines, Limited, operated their property in Pacaud township, district of Timiskaming, with a force of 20 men. During 1928 a shaft was sunk 20 feet and the following buildings were constructed: office, 25 by 30 feet; power-house, 30 by 50 feet; blacksmith shop, 20 by 25 feet; shaft-house, 21 by 30 feet; cookery and bunk-house, 28 by 50 feet; stable, 17 by 20 feet; cap-house, 6 by 10 feet; thaw-house, 8 by 8 feet.

Dana H. Porter was president of the company, and R. A. Whitely was treasurer. The head office is at 504 General Assurance Building, Toronto. R. M. Treloar was manager until October 15, 1928, and was succeeded by W. E. Simpson.

Shield Development Company, Limited

The Shield Development Company, Limited, has an authorized capitalization of 2,000,000 no par value shares, of which 1,100,000 have been issued. N. R. Fisher is president of the company; James Cooper, secretary-treasurer; and Alistair Frazer, vice-president. S. Gzowski, J. D. Patterson, and J. Jones are on the board.

The Tip Top holdings consist of a group of claims in Thunder Bay district about 9 miles south of Kashabowie. The workings are on claim K.65. Some years ago the property was worked and a considerable amount of copper ore was shipped. This was transported from the mine over narrow gauge track to the C.N.R.

The Shield Development Company decided to re-condition the light railway, as a means of access to the Moss property, some 15 miles southwest of the Tip Top mine. Later, with the improved condition of the copper market, it was decided to dewater and explore this property also. The original workings at the Tip Top mine consisted of an inclined shaft 200 feet deep with levels cut at 50, 100, 150, and 200 feet. Stopes were carried from the 100-foot level to surface, close to the shaft.

At the time of the last visit to the camp present operations had advanced development work about 150 feet on the three lower levels. There had not been sufficient work done at the time to form any conclusions as to the amount of ore available. However, the management since reports that two shoots have been opened up on the 200-foot level. The better of the two shows ore across a width of 30 feet; the other is reported to be slightly narrower. Average grade is said to be about 3 per cent. copper.

Surface equipment and buildings include a telephone line to Kashabowie, machine shed, stable, power-house, rock-house, and powder magazine. The camps, which are on the shore of Round lake about half a mile from the mine, consist of cookery and two sleep camps. A section of one of the sleep camps has been arranged for an office.

The company had the misfortune to lose the power-house by fire on April 29, 1929. A new one was built, and work proceeded with as little delay as possible.

Where the narrow-gauge line comes out to the Canadian National Railway, loading bins have been erected. The ore cars as they come from the mine will be elevated on an incline and dumped into bins. Chutes from the bins will load directly into railway cars.

J. G. Harkness is manager of the Tip Top mine, and W. F. Fancy is foreman. The company employs about 30 men.

Sudbury Basin Mines, Limited

Operations of the Sudbury Basin Mines, Limited, at the Cheney mine, a copper prospect in Gould township, district of Algoma, were suspended on March 4, 1929. To this date approximately 1,625 feet of drifting and 860 feet of crosscutting had been done on the 150-foot level.

Jos. H. Travers was mine superintendent and employed a force of about 40 men.

The company's capitalization and names of its officers are given on page 82 of this report.

White Lake Mines, Limited

The holdings consist of 10 claims (M.299-308) in township 1A in the Mississagi Forest Reserve. A road built and maintained by the Carpenter-Hixon lumbering firm makes the property accessible by automobile from the town of Iron Bridge, which lies about 45 miles by road southwest of the claims.

The claims were staked in 1926 by L. Bourke and W. Mills, of Blind River, accompanied by two Indians who had made the original discovery. Later Mills

and Bourke bought out the interest of the Indians and optioned the property to the Peterson Cobalt Mines, Limited. In the summer of 1928 the Marcus Daly Estate became interested in the property and did considerable stripping. The following winter a company known as the White Lake Mines, Limited, was incorporated.

In the spring of 1929, the new company built camps, installed a mining plant, and did some stripping and underground work. Veins had been exposed on the surface and it was decided to explore these by driving two adits from about lake level in preference to sinking a shaft. At the time of the last visit to the camp, July 24, 1929, the east adit had been driven on the break for 205 feet. The west adit crosscut the formation for a distance of 100 feet, at which point the break was struck and the adit driven along the vein 159 feet farther. Neither drift had advanced far enough to be vertically under the veins exposed on surface.

The mining plant consists of a Sullivan compressor with 600 cubic feet displacement, directly connected to a 120 h.p. Fairbanks Morse engine of the Diesel type. The blacksmith shop is housed in the same building as the compressor and consists of a Sullivan sharpener and a hand forger. Camps consist of two bunk-houses, cookery, and an office with quarters for the manager. A dry-house is in course of construction.

About 35 men are employed, 11 of whom are working underground. O. G. Carstens, Blind River, is manager.

The officers and directors of the company are: W. A. Lamport, president; J. C. Allan, secretary-treasurer; Donald G. Miller, and W. J. McCallum, directors. Donald G. Miller is consulting engineer.

The following statement of assets and liabilities is taken from the company's annual report, dated April 30, 1929.

ASSETS

Mining properties (satisfied by the issue of 950,000 shares at par)		$950,000.00
Buildings, machinery and equipment:		
Camp buildings	$1,172.12	
Machinery and equipment	18,862.69	
		20,034.81
Exploration, development, and office expenses		26,245.64
Current Assets:		
Cash on hand and in banks	$2,510.10	
Inventory of supplies	2,372.36	
		4,882.46
Total		$1,001,162.91

LIABILITIES

Capital Stock:		
Authorized 2,000,000 shares of $1 each		$2,000,000.00
Issued 1,987,606 shares of $1	$1,987,606.00	
Less 802,250 shares held in escrow in terms of agreement dated February 28, 1928	802,250.00	
	$1,185,356.00	
Deduct discount on 235,350 shares	189,588.00	
		995,768.00
Current Liabilities:		
Accounts payable	$4,620.25	
Advance account	774.66	
		5,394.91
Total		$1,001,162.91

Note.—In terms of an agreement dated February 24, 1928, the company agrees to pay the sum of $240,000 as further consideration for the mining properties, this amount to be satisfied by the application and payment of 30 per cent. of the net profits of the company.

COPPER-ZINC-LEAD

Sudbury Basin Mines, Limited

The officers of the company are: Jos. Errington, president; H. Lindsley, vice-president; H. Whittingham, secretary-treasurer; C. N. Thompson, assistant secretary-treasurer.

The Head Office is at 503 Excelsior Life Building, Toronto. The authorized capital is 2,000,000 shares of no par value.

The company was incorporated in Ontario in 1927 to develop claims which had been acquired by Joseph Errington in the Sudbury basin at Vermilion lake. Since incorporation the company has added to its property holdings and acquired in addition substantial share interests in other companies, which place it in the position of a holding company.

A recent unofficial statement sets forth its holdings in other companies as follows:—

Company	Shares	When acquired
Falconbridge Nickel Mines, Limited	1,250,000	1928
Sherritt-Gordon Mines, Limited	219,712	1927
Malartic Gold Mines, Limited	148,000	1927
Manitoba Basin Mining Company, Limited	33,334	1928
Osisko Lake Mines, Limited	51,350	1927
Bathurst Mines, Limited	10,000	1927
	Units	
T. W. Bathurst, Limited	1,175	1927
	Per cent. interest	
Oxford Lake Mines, Limited	40	1928
Manitoba Copper Company, Limited	30	1928

The holdings at Vermilion lake, Sudbury district, consist of 5,000 acres. This is the main operation and includes practically all of Vermilion lake and much other territory. The company's holdings adjoin those of the Treadwell Yukon Company on the west. Although no underground work has been done to date, surface exploration and diamond-drilling have definitely proved the existence of large deposits of copper-zinc-lead on this property. The indicated ore zone is 2,000 feet in length and contains two parallel ore bodies. Diamond-drilling at short intervals has been done on a section 1,400 feet in length and has indicated ore to a depth of 500 feet with widths ranging up to 100 feet.

During the winter of 1928-29 the company's development programme called for a diamond-drilling campaign. Three drills were placed in operation, two on the ice and one on the shore. Success in picking up the extension of the ore zone to the southwest is reported.

Joseph Errington announced in December, 1928, that the diamond-drilling and development work which had been carried out that year indicated that the company had picked up the extension of the Treadwell Yukon ore.

The account of operations at the Cheney mine appears on page 80 of this report.

Treadwell Yukon Company, Limited

The directors of the Treadwell Yukon Company, Limited, are: F. W. Bradley, C. A. Norris, C. D. O'Sullivan, J. W. Crosby, F. A. Hammersmith. The officers are: F. W. Bradley, president; C. D. O'Sullivan, first vice-president; C. A. Norris, second vice-president; J. W. Crosby, third vice-president; F. A. Hammersmith, secretary-treasurer; W. D. Miracle and D. L. Feathers, assistant secretary-treasurers—all of San Francisco, Cal. V. R. Prather, Wilmington, Del., is assistant secretary.

The mine management staff of the various enterprises is as follows: P. R. Bradley, consulting engineer, San Francisco, Cal.; Livingstone Wernecke, manager, Wernecke Mines, Yukon Territory; Joseph Errington, manager, Errington mine, Ont.; V. C. Clauson, general superintendent, Errington mine, Ont.; W. H. Blackburn, manager, Nevada Mines, Tyko, Nev.

The report issued by the president, F. W. Bradley, under date of December 31, 1928, shows the division of the capital stock of 1,500,000 common shares, as follows: Bunker Hill and Sullivan Mining and Concentrating Company, 750,000 shares; Alaska Treadwell Gold Mining Company, 329,683 shares; Alaska Mexican Gold Mining Company, 113,632 shares; Alaska United Gold Mining Company, 146,573 shares; individuals, 160,112 shares.

Errington Mine

Surface Improvements.—No. 3 shaft was started during 1928. The surface equipment for this work includes headframe, electric hoist, electrically driven compressor, blacksmith shop, dry-room and heating plant, together with boarding and sleeping accommodation for the crew.

A new headframe was built at No. 1 shaft, and two steam-heating plants were erected to heat all the buildings and shops in the vicinity of Nos. 1 and 2 shafts. Additions were made to various buildings, including the assay office, warehouse, carpenter shop, and concentrate bins.

The pilot mill was completed and put into operation April 21, 1928. The 1928 annual report of the company gives the following interesting information:—

The coarse crushing plant consists of one 10- by 20-inch jaw crusher and one set of 16- by 20-inch rolls, operating in closed circuit with a Hummer screen; the fine-grinding equipment consists of two 5- by 7-foot Allis-Chalmers ball mills and two Dorr classifiers. The flotation equipment originally installed consisted of 30 Minerals Separation Sub-A flotation cells with Tex rope drive, but additions made during the year have brought the total number of cells up to 60. The filtration plant consists of three Oliver filters, one for each zinc, copper, and lead concentrate. The mill is being worked up to full capacity as fast as its metallurgical efficiency can be improved. The new cells added from time to time aided in bringing the extraction from a low point at the start to about 60 per cent., so that by February 15 last the mill capacity was substantially increased; as the extraction is increased to 70 per cent. and better the mill will reach its expected maximum capacity of 300 tons per day. During the year, 32,092 tons of ore were milled, having an average assay of 0.029 ounces gold, 1.79 ounces silver, 1.02 per cent. copper, 1.12 per cent. lead, and 5.75 per cent. zinc. Owing to the experimental character of the milling operations, the recovery of the metallic content of the ore was low, and some of the concentrates produced were not marketable. The record of concentrate production and shipments is as follows:—

	Assay content					
	Tons	Gold	Silver	Copper	Lead	Zinc
		ounces	ounces	per cent.	per cent.	per cent.
COPPER CONCENTRATE						
Produced	1,081.96	0.17	8.78	11.49	6.33	6.48
Shrinkage and unmarketable	366.14	.17	6.70	9.30	5.90	6.38
Shipped	715.82	.17	9.84	12.61	6.55	6.53
LEAD CONCENTRATE						
Produced	513.15	0.20	13.83	2.78	29.30	7.77
Shrinkage and unmarketable	167.93	.18	13.06	3.18	25.63	8.13
Shipped	345.22	.25	15.42	2.07	35.88	7.01
ZINC CONCENTRATE						
Produced	2,744.61	0.04	2.94	1.26	1.06	45.27
Shipped	77.05	.03	3.25	1.69	.84	45.06
Stock on hand	2,667.56	.04	2.92	1.24	1.07	45.29

All marketable copper concentrate was shipped to Laurel Hill, Long Island, and all marketable lead concentrate to Maurer, N.J.; but the smelter returns from these shipments were not received in time to be included in the financial statements for the year 1928. There were two small shipments of zinc concentrate for experimental purposes, but the bulk of the zinc concentrate must remain on the ground until the opening of navigation on the St. Lawrence river this spring, when it will be shipped to European zinc plants.

Commenting on the development work completed during 1928, the report continues:—

Development Work.—No. 1 shaft was sunk 299 feet to a depth of 619 feet. The 500-foot level station was cut out, ore and waste pockets installed below this level, and a start made on the main crosscut from the level.

No. 2 shaft was sunk 75 feet to a depth of 675 feet, and all station facilities provided for a 500-foot level. The main crosscut on this level was driven northwest for 1,634 feet and intersected four veins, each about 60 feet in width.

No. 3 shaft was sunk to a depth of 409 feet, a station cut at 375 feet, and a crosscut started for the vein.

While nominally 300 feet below the collars of Nos. 1 and 2 shafts, the 300-foot level is probably not more than 150 feet below the silt-covered apex of the vein system, and for this reason the work done on the 300-foot level in Nos 1 and 2 shaft areas was chiefly for the purpose of prospecting and determining the lateral extent of the Ollier, the Larson, the Pit, and the Hargraft ore bodies, and partly to facilitate mining these ore bodies. The Ollier stope at the end of the year had a proved horizontal cross-section of 14,500 square feet, and the average assay of all samples of ore drawn from this stope was 0.033 ounces gold, 2.08 ounces silver, 1.08 per cent. copper, 1.20 per cent. lead, and 6.4 per cent. zinc. The Larson stope had a proved area of 4,000 square feet in horizontal cross-section and the average assay of the ore drawn from this stope during the year was 0.03 ounces gold, 1,55 ounces silver, 0.91 per cent. copper, 1.1 per cent. lead, and 5.4 per cent. zinc. The Pit ore body proved to be but 120 feet long by 4 feet wide, although the average width of the outcrop of this ore body is 20 feet. Samples taken of the ore drawn from this stope averaged 0.045 ounces gold, 2.15 ounces silver, 1.05 per cent. copper, 1.5 per cent. lead, and 6.9 per cent. zinc. But little work was done on the Hargraft ore body, so its dimensions are only partially outlined at this time; as far as known, this ore has a length of 120 feet and a width of 15 feet.

The main crosscut on the 500-foot level, No. 1 shaft, was advanced 292 feet, and in this distance three veins were intersected; these veins did not show commercial values at the points of intersection, but they are showing improved values as they are being further explored by east and west drifts.

The four veins intersected by the crosscut on the 500-foot level have been named Romig, Christie, Rheaume, and North. The Romig vein was drifted on a short distance both to the east and to the west in low-grade vein filling similar to that found by the diamond-drill cores from this vein.

The east and west drifts on the Christie vein have opened up an ore body 550 feet long without the eastern limit having yet been reached. So far, the average width is 12 feet, and the average assays are 0.038 ounces gold, 2.03 ounces silver, 0.60 per cent. copper, 1.0 per cent. lead, and 4.6 per cent. zinc. This Christie ore body has just been further explored by diamond-drilling in

depth. A drill hole at 70 degrees intersected the vein about 200 feet below the 500-foot level and cut 178 feet of vein section; the first 68 feet of this section was barren, the next 70 feet assayed 1.05 per cent. copper, 0.016 ounces gold, and 0.83 ounces silver; the next 40 feet assayed 1.08 per cent. copper, 0.3 per cent. lead, 3.2 per cent. zinc, 0.018 ounces gold, and 0.75 ounces silver.

The Rheaume vein, east and west drifts, have disclosed ore over a length of 475 feet, with an average width of 12 feet; this ore still continues beyond the face of the east drift. The average assay results from all samples so far taken from this ore body are 0.038 ounces gold, 2.3 ounces silver, 1.70 per cent. copper, 1 per cent. lead, and 3.5 per cent. zinc.

Three ore bodies with an aggregate length of 175 feet and an average width of 12 feet have been found by the North vein drifts, and the averages of all assays taken in this area are 0.038 ounces gold, 2.3 ounces silver, 0.36 per cent. copper, 1 per cent. lead, and 6 per cent. zinc.

In general, the results of the development work conform to the results of the diamond-drilling in the same area, with the exception that the underground work has proven greater regularity in ore occurrence than the drilling indicated. The No. 2 shaft area, according to the drilling results, is lower in grade than either the No. 1 or the No. 3 shaft area, and because a large proportion of the mill feed came from development work in the No. 2 shaft area the mill heads are below the normal average for the entire mine as indicated by the drilling.

The crosscut from No. 3 shaft on the 400-foot level has been advanced 1,475 feet, at which point the vein was struck. The vein proved to be 114 feet thick, but at the point cut does not contain commercial values. A raise is now being driven on the vein to intersect the ore cut by diamond-drill hole A 28.

The total development work done during the year comprised 783 feet of shaft work, 10,750 feet of drifts, raises, and crosscuts; and in addition there was 1,703 feet of drifting and 32 feet of raising for preparatory mining.

Future Development Work.—It is planned to sink to the 1,500-foot level and to have that horizon become the next main prospecting and working level for all shafts. Intermediate levels between this level and the 500-foot level will subsequently be driven as required for economical extraction of ore.

GOLD

Abba Mines, Limited

Abba Mines, Limited, operated their property in the township of Teck, district of Timiskaming, with a force of 15 men, during the first eleven months of 1928.

The officers and directors are: H. T. Pyke, president; W. E. Inkpen, secretary-treasurer; Wm. S. Coupland, vice-president; George A. Pyke and Estelle M. Pyke, directors. The head office is at 347 Bay Street, Toronto.

During the year camps were built and a plant installed. The shaft had been sunk to a depth of 115 feet when the mine closed in November, 1928.

Alschbach Gold Mining Company, Limited

The Alschbach Gold Mining Company, Limited, operated their property in the township of Grenfell, district of Timiskaming, with a force of 9 to 17 men.

During 1928 camps were built, the plant was installed, and the shaft was sunk 30 feet. From January 1, 1929, until the mine closed in May, 1929, the shaft was sunk to the 150-foot level and 200 feet of drifting and crosscutting was done.

The head office is at New Liskeard, and Clarence Alschbach is manager.

Ankerite Gold Mines, Limited

This company is capitalized at $2,000,000, divided into shares of $1 par value each, of which $1,500,000 has been issued. Together with these shares there is a bond issue of $500,000. The company owns three claims in the township of Deloro, district of Cochrane, known as M. E. 60, 61, and 62.

Early in 1926, the Ankerite Gold Mines, Limited, was formed to acquire the assets of the North American Gold Corporation. In the new company the Porcupine Goldfields Development and Finance Company, Limited, holds an 86⅓ per cent. interest, and the balance belongs to the North American Gold Corporation.

The officers of the Ankerite Gold Mines, Limited, are as follows: F. C. Baker, president; J. P. Ronaghan, secretary; F. Marsic, treasurer, all of New York. Additional directors are: C. E. C. Smith, National Club, Toronto, and W. S. Walton, Royal Bank Building, Toronto. The head office address is 233 Broadway, New York.

W. H. Seamon is manager at the property. During the year the following development work was completed: drifting and crosscutting, 1,436 feet; raising and winzing, 178 feet.

Total development on the property to January 1, 1929, is as follows: sinking, 1,302 feet; drifting and crosscutting, 12,696 feet; raising and winzing, 986 feet.

During 1928, some 66,606 tons of ore was milled with a bullion production of $289,960. During the year the average number of men employed was 101, distributed as follows: mill, 12; surface, 19; mine, 70.

Barry-Hollinger Gold Mines, Limited

Barry-Hollinger Gold Mines, Limited, operated their property at Boston Creek, Pacaud township, district of Timiskaming, during 1928, with a force of 75 men. The authorized capital of this company is 4,000,000 shares of $1 par value. H. C. Crow is president; R. Fennell is secretary-treasurer. Dr. E. H. Greene, James Dunn, and P. A. Barry are directors. Jas. Houston is manager.

The mill treated 23,059 tons of ore, from which $111,767.21 was recovered.

Development work consisted of the following: drifting, 1,085.5 feet; crosscutting, 459 feet; raising, 240 feet; sinking, 262.5 feet.

Bathurst Mines, Limited

The authorized capital of this company is 4,000,000 shares of no par value, of which 2,225,006 were issued at the end of 1927. Of these shares, 950,000 were held by T. H. Bathurst, Limited, and 500,000 by the Price-Logan Gold Mines, Limited.

The officers of the company are: T. W. Bathurst, president; E. P. Gleeson, vice-president. T. H. Rea, R. H. New, and Dr. F. Quin are directors. The head office is at 51 Sparks Street, Ottawa, and the mine office address is Narrow Lake, Ont.

The company's holdings include 30 claims of the Price-Logan, Daimpre, Bathurst, and Colburn groups, located about Car and Bathurst lakes, Skinner township, district of Kenora (Patricia portion).

The following buildings have been constructed of logs: two sleep camps, 20 by 20 feet; cookery, 36 by 36 feet; office, 24 by 18 feet; power-house, 40 by 37 feet; dry-house, 18 by 12 feet; blacksmith shop, 18 by 12 feet; residence, 18 by 12 feet; headframe, 43 feet in height; and staff-house, 16 by 16 feet.

The following plant was installed and placed in operation during the year: two 60 h.p. locomotive-type boilers; one Canadian Ingersoll-Rand air compressor, straight-line type FR-2, with a capacity of 528 cubic feet per minute; one Canadian Ingersoll-Rand hoist, 7 by 6 inches, type SSR. This hoist was replaced by an 11- by 8-inch of the same type in the new year.

The blacksmith shop is equipped with a Rand sharpener and furnace.

During the year the shaft was sunk 225 feet and one level broken off at the 200-foot horizon. When inspected in July, 1929, drifting on this level amounted to 1,741 feet, with 1,291 feet of crosscutting.

On June 15, 1929, a small mill was placed in operation from which $2,500 had been recovered, being production from a rich pocket on the surface and some underground ore. Mill equipment and practice is as follows: A 9- by 7-inch jaw crusher feeds direct to two steam stamps discharging to two copper plates, 7 by 3 feet, which overflow to a canvas table, 8 by 12 feet, where some fine gold and concentrates are caught.

When inspected, operations had been curtailed somewhat, and only twelve men were employed on the property. Frank Carnegie is manager.

Beardmore Gold Mines, Limited

A prospectus issued by the Beardmore Gold Mines, Limited, during the latter part of 1928, sets out the following particulars concerning the official organization: authorized capital, 5,000,000 shares of $1 par value each; shares issued for properties, 2,600,000; treasury stock, 2,400,000 shares.

The officers and directors are: Chas. D. Bertram, president; F. C. Sutherland, vice-president; Joseph Montgomery, secretary-treasurer; W. D. Drill, W. J. Perkin, Robert Thompson, directors.

The head office is at 207 Metropolitan Building, Toronto, Ont.

Commenting on the development work, at the time of its publication, the prospectus says, in part:—

> On the Powers vein two shafts have been sunk. No. 1 shaft was sunk with hand steel to a depth of approximately 45 feet. No. 2 shaft was sunk to a depth of 100 feet and a station cut at this horizon. Good ore was found all the way down in the shaft. The vein widened out from 15 inches on surface to 15 feet at the 100-foot level. Drifting both east and west on the ore is now going on, and it is the expectation of the mine superintendent to do about 150 feet of development work on this level this month. Porphyries are very much in evidence at this horizon. The plans of the management call for approximately 500 feet of development at this horizon, when shaft-sinking will again be resumed and the same plan of operation carried out on the 200-foot level.

At the time of the last visit to the camp, August 16, 1929, total development work was as follows: shaft No. 1, depth 45 feet, no lateral work; shaft No. 2, depth 200 feet, 92 feet of drifting on the 100-foot level and 56 feet of drifting on the 200-foot level.

The mining plant, located at No. 2 shaft, consists of a portable C. P. compressor, with a rated capacity of 220 cubic feet per minute; a Beaty 5- by 7-inch steam hoist attached to an upright boiler; and a hand forge. An open headframe stands over No. 2 shaft.

The camps include a cookery and sleep camps for 20 men, an office and superintendent's quarters combined, a root-house, a warehouse, and a stable.

The holdings consist of 32 claims in all. The shaft is on claim No. 4,803 and is a mile and a half distant from the town of Beardmore, on the Port Arthur–Long Lac division of the C.N.R.

W. A. Roberts, Beardmore, is manager.

Bidgood Consolidated Mines, Limited

Bidgood Consolidated Mines, Limited, has a capital of $3,000,000, in shares of $1 par value. The mine is in Lebel township, district of Timiskaming. Leo Erenhous is president; M. J. Wallace, vice-president, and W. B. McPherson, secretary-treasurer.

John McPhee is manager, and 40 men are employed.

The work for 1928, in the No. 1 shaft area, comprised 1,370 feet of drifting, 1,097 feet of crosscutting, 260 feet of raising, and 135 feet of sinking. The No. 1

shaft was sunk to a depth of 725 feet. The work was all done on the 300-, 400,- and 600-foot levels.

An office and staff-house, 26 by 40 feet, and one electric substation, were erected.

In the No. 2 shaft area, the work consisted of 2,355 feet of surface trenching, 1,729 feet of diamond-drilling, and 75 feet of sinking.

The following buildings were erected: power-house, 29 by 40 feet; boiler-house, 24 by 32 feet; Fuse- and cap-house, 8 by 10 feet; thaw-house, 8 by 10 feet; powder magazine, 10 by 12 feet; pump-house, 7 by 6 feet; blacksmith shop, 12 by 16 feet; shaft and headframe, 23 by 40 by 50 feet high.

Blue Quartz Gold Mines, Limited

This company has an authorized capital of $3,000,000, divided into shares of $1 par value. The officers are: H. C. Crow, president; J. A. Tuck, vice-president; Miss E. V. Marett, secretary-treasurer. The directors are: A. G. Parker, John Hallam, A. J. Bolton, W. W. Butler, J. H. W. Crow. The head office is at 1104 Northern Ontario Building, Toronto.

The property at Painkiller lake, Beatty township, district of Cochrane, was operated until June 12, 1928, when all work was suspended.

The total development work on the property is as follows: sinking, 750 feet; raising, 200 feet; crosscutting, 2,000 feet; drifting, 1,500 feet.

The camp consists of the following buildings: power-house, shaft-house, blacksmith shop, carpenter shop, storehouse, bunk-house, sleep camp, powder magazine, pump-house, stable, assay office, mine office, manager's bungalow, and two cottages for workmen.

Bobjo Mines, Limited

This company is capitalized at $5,000,000, in shares of $1 par; 2,948,005 shares have been issued.

The officers of the company are: R. J. Josey, president; L. K. Fletcher, L. Erenhous, F. D. Reid, and J. Parker, directors. The head office of the company is at 372 Bay Street, Toronto. The mine office address is, c/o Western Canada Airways, Limited, Sioux Lookout.

The property consists of 43 claims in Dent township, East Clearwater lake section of Kenora district (Patricia portion), and was formerly part of the Laidley claims optioned to the Coniagas Mines, Limited.

The following notes on the property are taken from the report of E. L. Bruce on the Gold Deposits of Woman, Narrow and Confederation Lakes:[1]—

> The largest deposit of quartz yet opened up occurs west of the porphyry dike on claim K.R.L. 6,631. It consists of an irregular mass, with its greater length north and south. From the eastern margin a large number of small quartz veins, ranging from stringers to veins two or three inches wide, curve away to the east towards the porphyry dike, which, at the north end of the quartz dome, is 60 feet distant from it.
>
> The wall rock is greenstone, part of which is spherulitic. Northwest of the quartz mass a small regular quartz vein strikes slightly west of north, cutting diorite. A small lamprophyric dike cuts through it without displacing it.
>
> The quartz is a white to bluish variety in which pyrite is sparingly disseminated. Native gold has been recognized at several places. Microscopic examination shows that the quartz has been fractured and cemented by later quartz, which forms a fine-grained mosaic around the fragments.

In the above-mentioned area a high-grade pocket was found on surface. The company then diamond-drilled the area with a view to picking up the formation and determining a shaft site.

[1]Ont. Dept. Mines, Vol. XXXVII, pt. 4, 1928, p. 46.

A complete mining plant was taken to the property early in 1929. This plant consists of two 70 h.p. boilers, one Canadian Ingersoll-Rand PRL compressor, 14 by 9 by 12 inches, 600 cubic feet per minute capacity, a Walker Bros. double-drum hoist, capable of sinking 500 feet, and a small generator for camp lighting. The blacksmith shop is equipped with a steel sharpener. Camp buildings for the accommodation of forty men have been erected.

At the time of inspection in July, 1929, a two-compartment shaft had been sunk 270 feet, with levels at the 125- and 250-foot horizons, on each of which considerable drifting and crosscutting had been done.

A small mill, consisting of a 3- by 2½-foot ball mill of the clean-up barrel type and a 6- by 8-inch jaw crusher driven by a small steam engine is in operation on the property. This is treating high-grade ore from the surface pocket. The bullion is recovered in the assay plant just recently put up.

When the property was inspected, twenty-eight men were employed. G. A. Howes is superintendent.

Brett-Trethewey Mines, Limited

The authorized capital of this company is 3,000,000 shares of $1 par value, of which 1,180,000 are issued. The officers of the company are: J. B. Tyrrell, president and managing director; F. L. Trethewey, vice-president; S. W. Black, secretary-treasurer; with G. Grant and R. G. O. Thompson, directors. E. T. Corkill is consulting engineer. The head office is at 43 Victoria Street, Toronto.

The company owns 24 claims in Barnet township, Cochrane district, and 16 claims in Clifford and Ben Nevis townships, district of Timiskaming. The work in 1928 comprised 8,590 feet of trenching and 50 test pits about 12 feet deep. The average number of men employed for the year was 6.

British Canadian Mines, Limited

British Canadian Mines, Limited, has an authorized capital of $3,000,000, in shares of $1 par value.

The officers are: J. M. Aitken, president; F. McQueen, secretary-treasurer. The directors are: W. W. Canham, A. G. Halstead, E. P. Barry, W. D. McKay, and H. F. Coombs.

The head office of the company is at 8 Bloor Street East, Toronto.

The Foley mine is situated on the shore of Shoal lake, about 6 miles south of Mine Centre, on the Canadian National railway, in Rainy River district, and consists of 193 acres. The company also holds in the neighbourhood an additional 1,164 acres of patented land under option or mining rights.

There is direct water transportation on Shoal lake from Fort Frances to the Foley mine.

The mine is being operated in a small way at present by the British Canadian Mines, Limited. At the time of the last inspection trip, August 7, 1929, a force of three men was doing little more than keeping the workings pumped out. The work on the property this year consisted of sinking a winze some 20 feet below the 200-foot level.

A section from a late prospectus gives the early history:—

> The property was known as the "Foley Mine" and was operated by the Foley Mines, Limited, from 1894 to 1898. A 20-stamp mill was erected and operated on the property, and bullion to the value of about $100,000 was shipped. All supplies at that time were hauled in from Tower, Minn., a distance of 110 miles, under excessive costs. Two main shafts were sunk on the property, one to the 420-foot level, and some 3,200 feet of lateral work together with extensive surface stripping was done, developing 40,000 tons of proven ore.

A winze has since been sunk from the 420-foot level to the 850-foot level, opening the 500-, 600-, 700-, and 800-foot levels. Considerable drifting has been done on some of these levels. Recently it was decided to raise from the 420-foot level to surface above the winze. This work was carried some 160 feet and then stopped. The winze, previously mentioned, below the 200-foot level is being sunk to connect with the shaft raise above the 420-foot level. The present intention is to complete this shaft through to surface.

A mill sufficiently large to house machinery to handle 100 tons a day was built some years ago. Installation of machinery was commenced, but to date only a ball mill and a tube mill have resulted. The power plant which is adjacent to the mill (some 2,000 feet from the mine) is in good condition and contains the following machinery: a Pennsylvania belt-drive compressor, with a capacity of 550 cubic feet; two 120 h.p. semi-Diesel-type engines.

Buckingham Mines, Limited

The company owns a group of claims in Fawcett and Asquith townships, West Shining Tree area, Sudbury district.

J. E. Day, K.C., is president of the company, and W. H. Funk is vice-president. The head office of the company is 116 Federal Building, Toronto.

Douglas A. Mutch took charge of the property, as consulting engineer, in July, 1928. The old inclined shaft was straightened to the 160-foot level and some lateral work done. Erratic values were encountered, but no commercial ore was developed.

In the spring of 1929 a contract was let, calling for a minimum of 3,000 feet of diamond-drilling. The first hole was reported to have been drilled to a depth of 651 feet. Well-mineralized quartz was encountered, but commercial values were not forthcoming. No. 2 hole was laid out to cut the vein at a depth of 500 feet.

The company ceased operations in September, 1929, and at the time of writing, October, 1929, are reported to be endeavouring to re-finance.

The present capitalization is 4,000,000 shares of one dollar par.

Cambro-Kirkland Mines, Limited

Cambro-Kirkland Mines, Limited, has an authorized capital of 3,000,000 shares of $1 par value. The head office of the company is 32 Imperial Bank Building, 171 Yonge Street, Toronto. The property is in Lebel township, district of Timiskaming.

Gordon F. Summers is president; Leo Erenhous, vice-president; and Wm. B. McPherson, secretary-treasurer. W. B. Airth is manager.

In 1928 the shaft was sunk from the surface to the 800-foot level. Stations were cut on the 350-, 500-, 650-, and 800-foot levels. The average number of men employed was 35.

Canusa Mining and Exploration Company, Limited

This company is capitalized at $3,000,000, in shares of $1 each. There are 1,350,000 shares issued. The following is a list of officers: George J. Miller, Swanton, Ohio, president; T. R. Deacon, Toronto, secretary; Robert Schram, Detroit, treasurer. George J. Miller, Robert Schram, A. T. Waterfall, George Neukom, and Peter Maclaren are directors. The head office of the company is at 1701 Metropolitan Building, Adelaide Street East, Toronto. The mine office is at Timmins, Ont.

The property consists of 6 claims in Whitney township, district of Cochrane. These claims were formerly known as the Scottish-Ontario and were first worked in the early days of the Porcupine camp. Under this name and operated by a local syndicate, $5,893 was recovered, in a small mill, from an open cut, during 1927. The early operators sunk a shaft 90 feet and did 160 feet of crosscutting and 260 feet of drifting on a vein cut 50 feet north of the shaft.

In the summer of 1928, the present company optioned the property from the syndicate and erected the following surface plant: headframe 50 feet high, enclosed; power-house, 36 by 25 feet; change-house, 18 by 20 feet; blacksmith shop, 18 by 20 feet; tank-house and store-room, 16 by 16 feet; assay office, 16 by 30 feet; transformer house, 16 by 16 feet; thaw-house and magazine. The plant equipment consists of a locomotive-type boiler for heating; a Sentinel compressor, capacity 850 cubic feet per minute, driven by a 125 h.p. motor; a Jenckes hoist electrically driven by a 50 h.p. motor; all housed under one roof.

The following underground work has been done: The two-compartment 90-foot shaft was enlarged to a three-compartment at the 90-foot level and from here sunk to the 320-foot level. A level was cut at 305 feet. A crosscut was driven 135 feet south on the 90-foot level. On the 305-foot level crosscutting north amounted to 400 feet and south to 160 feet. One hundred feet from the shaft in the south crosscut a mineralized schist zone was cut and drifted on in two directions for a total of 135 feet.

The property was closed down on June 17, 1929, for lack of funds. It is expected to operate again this winter.

There were 20 men employed. Steve Monck was superintendent.

Cochenour-Willans Syndicate

This syndicate is doing extensive trenching on claims Nos. 7,607 and 320 of a group of 13 claims situated about four miles northeast of the Howey gold mine, on Red lake, district of Kenora (Patricia portion).

A small steam plant was put in operation early in 1929 and used to run drills on the surface doing deep trenching in a much schisted zone.

Twelve men are employed on the property. W. M. Cochenour is in charge of the operation.

Coniaurum Mines, Limited

This company has a capitalization of $6,000,000, divided into 1,200,000 shares of $5 par value. The capital was increased 200,000 shares in July, 1927. Of the total capitalization, 1,076,080 shares are issued.

The officers of the company are: R. W. Leonard, president; A. L. Bishop, vice-president; C. S. Kennedy, secretary-treasurer; Fraser D. Reid, general manager. The directors are: R. W. Leonard and A. L. Bishop, St. Catharines; Fraser D. Reid, Alex. Longwell, W. G. Watson, J. E. Day, and J. Y. Murdoch, all of Toronto.

The mines are in the township of Tisdale, district of Cochrane. The head office of the company is at St. Catharines, and the mine office address is Schumacher, Ont. The company is controlled by the Coniagas Mines, Limited, and was formed in June, 1924, to consolidate claims of the Goldale, Armstrong-Booth, Strong-Bow, and Newray properties. The Coniagas Mines, Limited, owns 692,750 shares in the company. They also own 65½ per cent. of the first mortgage bond issue of $800,000, due January 1, 1934.

During the early part of 1929 a situation arose whereby liabilities for wages and power could not be met; and upon application of the Toronto General

Trusts Corporation, as trustees for the bondholders, to the Supreme Court of Ontario, an order was made whereby F. D. Reid was appointed "receiver and manager." Under this arrangement production alone was carried on until midsummer, when Ventures, Limited, became interested in the property.

The following development work was done during the year 1928:—

	Feet
Drifting	2,412
Crosscutting	3,869
Raising	1,594
Diamond-drilling	5,030
Stopes and manways timbered	2,752

The total development work done to January 1, 1929, including work done by the Coniagas Mines, Limited (under the Newray option), was as follows:—

	Feet
Drifting	12,279
Crosscutting	23,661
Raising	5,079
Winzing	312
Shaft-sinking	2,111
Diamond-drilling	44,525
Stopes and manways timbered	2,752
	Tons
Waste hoisted	211,706
Ore hoisted	61,641

Ore Developed During 1928

Level	Location	Length	Width	Assay
		feet	feet	
400-foot	No. 2 vein	159	3.4	$12.45
400-foot	No. 5 vein	66	3.8	5.35
1,250-foot	No. 12 vein	340	4.2	18.20
1,500-foot	No. 12 vein	84	3.5	4.80
1,500-foot	No. 12 vein	35	3.1	18.33
1,750-foot	7 E.M.-2	94	3	9.33
2,000-foot	7 W. 10	108	3.1	5.17
2,000-foot	14 W. M-2	85	3.1	6.31
Total		971	.....	.....
Average		.....	3.6	$12.43

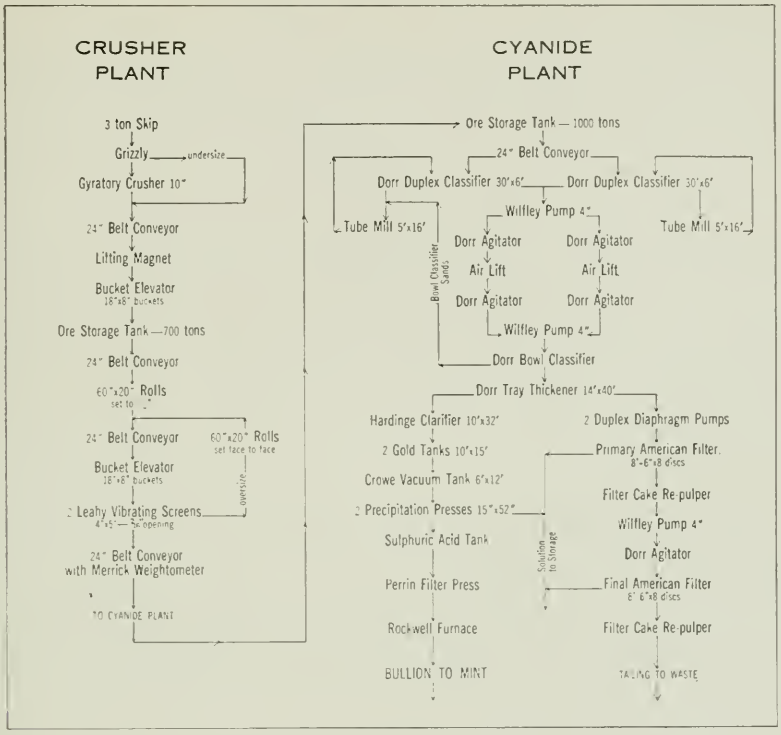
When milling operations commenced, there were 25,011 tons of ore on the surface. Of this amount 12,130 tons were milled during the year, leaving a balance of 12,881 tons on the surface.

	Tons
Broken ore on timber underground	20,701
Broken ore on surface	12,881
Total	33,582

The following is a summary of the milling operations for the year ending December 31, 1928.

Tons milled	52,005
Average per day	283
Bullion produced	$249,877.22
Loss in tailings	13,225.11
Total value of ore milled	$263,102.33
Average value per ton	$5.06
Average value per ton lost in tailings	.25
Recovery, per cent	95.3

The flow-sheet of the 500-ton mill erected and put in operation during the year is given below.



Coniaurum mill flow-sheet.

The following is taken from the report of the general manager:—

The grade of the ore developed on the different levels has been good. The veins are narrow, however, and this, coupled with the occurrence of minor faults and sharp variation in the dip of the veins, causes a much greater dilution of the ore in stoping than was anticipated.

The results from the work so far done on the 1,750- and 2,000-foot levels have been disappointing.

A steady improvement was experienced to the 1,500-foot level, and it was considered that conditions would continue to improve with depth. The veins on these levels so far drifted upon, however, occur in a tough, unschisted greenstone and the vein matter generally is below ore grade. It is hoped that this is a local condition and that developments east and west of the work already done will prove productive.

During the year the average number of men on the payroll was 175. John Reddington is mine manager.

Consolidated Mining and Smelting Company of Canada, Limited

Hill-Tivey-Sloan Group

This company, with a Canadian charter granted in 1906, has operated almost exclusively in British Columbia. Its capitalization is $15,000,000, divided into shares of a par value of $25 each, of which $12,721,575 had been issued up to December 22, 1927.

The officers and directors of the company are: J. J. Warren, president; W. L. Matthews, vice-president; S. G. Blaylock, vice-president; Sir Herbert Holt, E. W. Beatty, Sir Vincent Meredith, W. A. Black, F. G. Osler, J. C.

Hodgson, H. Joseph, and J. K. L. Ross. J. L. Riley is secretary. The head office of the company is at 707 Drummond Building, Montreal, Que., and the British Columbia office of the company is at Trail.

In November, 1927, the company took an option on the Hill-Tivey-Sloan group of claims lying along the east shore of Lost bay, Confederation lake. This group comprises 36 claims in the township of Earngey, district of Kenora (Patricia portion), held by a syndicate of Timmins people.

In a report on the "Woman and Narrow Lakes Area," by J. W. Greig,[1] a description is given of an outcrop on the claims:—

> A short distance from the east shore of Lost bay and just south of Gill's base line, a vein outcrops. A forest fire during the summer of 1926 removed all vegetation from the rocks here so that they and the vein are well exposed. The rocks are pillow lavas and associated breccias. The vein is continuous, being traceable southward (strike average about 8 degrees) for a distance of 60 chains to a swamp, under which it disappears. It is narrow throughout, being a mere stringer at the north and having a maximum width of about four feet. Over most of its length it is minutely contorted, the banding showing this up distinctly, and is but sparingly mineralized. The walls and the schist, which is in some places included in the vein, are rusty-weathering, due to carbonate. There appears to be a little native gold in the vein.
>
> The vein lies practically on the boundary between claims K.R.L. 4,502, 4,505, 4,583, and 4,585 to the west and K.R.L. 4,503, 4,506, 4,584, 4,586 to the east, the posts being on the vein.

The group of claims was first optioned to Hollinger Consolidated Gold Mines, Limited, and during 1927 exploration in the way of stripping and trenching was done and the vein sampled. Work was discontinued in October, 1927, and the option was not exercised.

After the option was taken up by the Consolidated Mining and Smelting Company, work was started at the claims on December 24, 1927, and the following buildings of log construction were erected: sleep camp, 23 by 36 feet; cookery, 23 by 34 feet; office, 18 by 24 feet; assay office, 20 by 24 feet; storehouse, 14 by 16 feet.

The following plant was installed: two 20 h.p. locomotive boilers; a Jenckes hoist, 8 by 10 inches; two Ingersoll-Rand gasoline-driven air compressors, 8 by 6 inches, each with a capacity of 220 cubic feet; a Leyner drill sharpener.

The plant is housed in log buildings, which include a boiler-house, compressor and hoist-house, and blacksmith shop. The headframe is 30 feet in height.

Work on the property up to the time of shutting down in October, 1928, was as follows:—

	Feet
Shaft-sinking	260
Crosscutting on the 150-foot level	27
Cross-cutting on the 250-foot level	80
Drifting on the 250-foot level	690
Diamond-drilling, 7 holes	3,653

The shaft and most of the crosscutting is on claim No. 4,306; the drifting is all on claim No. 4,505.

During the time of operation the men employed ranged from 25 to 40, depending on the amount of surface work going on.

Alex. Daigle was in charge of the work at the mine under P. F. Osler, 505 Confederation Life Building, Winnipeg, Man.

MacAulay Group

The MacAulay claims, K.R.L. 5,037-45, lie south of Lost bay of Confederation lake, about midway between the bay and Uchi lake. The company moved

[1]Ont. Dept. Mines, Vol. XXXVI, pt. 3, 1927, p. 108.

their plant, which was of a portable nature, to this group of claims when operations were stopped on the Hill-Tivey-Sloan group.

E. L. Bruce, in his report on this area[1] has the following to say with reference to this property:—

The workings on claim K.R.L. 5,038 show a different type of deposit from any of those described above. The outcrop is low-lying, and swamp obscures the relations. There is no definite vein, but instead a fracture zone with a trend somewhat west of south. The wall rock is slightly schistose greenstone of the type described above, and 15 feet northwest of the north end of the fracture zone the fragmental top of a flow occurs. Diorite outcrops a few feet farther west. To the east the greenstone shows ellipsoidal weathering. The zone of maximum brecciation has a length of somewhat over 400 feet, extending northward on to the Hollinger claims and fading out into the massive rock at both ends. The width over which fractures sufficiently closely spaced to give promise of commercial rock extend, is 27 feet at the widest point. The general arrangement of the fractures is in a diamond-shaped pattern. The quartz-filled fractures range from stringers to 4-inch veins; and at one place, near the edge, a vein parallel to the strike of the zone has a width of 1½ feet of quartz. This is exposed only in a trench. The diagonal stringers are not vertical; those striking northeast dip at an angle of 80° N.W.; the northwest ones dip at about the same angle to the northeast.

The quartz is white and vitreous and has very few metallic minerals in it. The rock between the stringers is heavily impregnated with pyrite. Gold is present in visible quantities along the contacts between quartz and country rock. In one place, a little galena occurs with the gold. Gold occurrences are consistent throughout the zone and are said to be in the wall rock rather than in the quartz, which is a reversal of the conditions in practically every other occurrence in the region. The average content is hardly sufficient to make the deposit workable under present conditions, but with railway transportation it may become so, provided that the zone can be traced or similar ones found along the strike.

Determination of the origin of the zone of brecciation would probably be of value in the search for the continuation or for others of similar type. No acidic intrusions outcrop in its immediate neighbourhood. The boss of granite at Okanse lake is 5 miles to the north and that at Perrigo lake 3 miles to the east. The south end of the zone seems to be curved eastward in somewhat the same manner as the ends of the Jackson-Manion lens are curved. The only suggestion that can be offered at the present stage of development is that the masses of diorite have acted as buffers so that when movements affected the area there was a torsion with a resulting formation of intersecting fractures along the planes of no distortion. The veins must be assumed to have come from a boss of granite somewhere in depth.

Previous operators had put a shaft down 100 feet on claim No. 5,038, and from the bottom of this the Consolidated did 100 feet of crosscutting and 404 feet of drifting. Six diamond-drill holes, with a total of 2,987 feet, were drilled from the surface.

The property was closed down in the early part of February, 1929, and the plant moved out.

Cooper Gold Mines, Limited

The authorized capitalization of the Cooper Gold Mines, Limited, is $3,000,000, divided into 3,000,000 shares of $1 par. The Pioneer Mining Corporation holds control of the Cooper through its ownership of 2,009,900 shares of the stock.

There has been no change in the officers and directors since our last report.

The Cooper Gold Mines owns 24 claims, known as the Cooper and the Minto blocks, containing about 830 acres. The property is located in township 29, range 23, in the Michipicoten area. The principal work during 1928 was on the Minto vein. A total of 4,785 feet of crosscutting and drifting was done during the year, and as a result it has been estimated that 59,400 tons of ore was fully developed, with an average value of $9.80 per ton.

In the fall of 1927, the plant was moved to the Jubilee shaft, and development since has been on the Jubilee vein. Development figures for 1929 up to July 31 show 1,482 feet of drifting, 2,093 feet of crosscutting, and 84 feet of shaft-sinking. At the time of the last visit to the property, the winze below

[1]Ont. Dept. Mines, Vol. XXXVII, pt. 4, 1928, pp. 50, 51.

the 4th level had reached its objective, a few feet below the 5th level, and development work was being commenced at the lower horizon.

Work was started in December, 1928, on the construction of a 20-ton test mill, near the Jubilee shaft. By the latter part of February, 1929, it was in operation. The purpose of the mill was to enable the management to carry out a series of bulk sampling tests on the ore of the Jubilee break. Up to August 8, 1929, the mill had treated 2,215 tons of ore.

The address of the mine office is Wawa, Ont., via Hawk Junction.

John Knox, Jr., is mine manager, and a force of 60 men is employed at the property.

Crown Reserve Consolidated Mines, Limited

The property of the Crown Reserve Consolidated Mines, Limited, is situated at Larder Lake, McVittie township, district of Timiskaming. Ziba Gallagher is president; W. H. Marsh, secretary; Leo Erenhous, managing director; and N. J. Evered, manager. Forty-nine men were employed during 1928.

The following work was done in 1928:—

	Feet
Crosscutting	5,240
Drifting	2,516
Shaft-sinking	500
Station-cutting	110

The 1,175-foot is the lowest level. The shaft is 1,200 feet deep.

Underground work was suspended on December 22, 1928. A crew of 6 men was retained until May 15, 1929, to take up the pipes, track, and pumps from the underground workings.

De Santis Gold Mining Company, Limited

The De Santis Development Company, Limited, was incorporated on December 28, 1926. Its authorized capital was $40,000, divided into 400 units of $100 par value each. An option agreement was reached between the De Santis Development Company, Limited, P. De Santis, and G. Romualdi, who were the original stakers of the claims in Turnbull township, Kamiskotia gold area.

Prior to the De Santis Development Company, Limited, taking over the De Santis Claims, P. De Santis, in 1923, brought out 600 pounds of picked ore by dog team, which was forwarded to the Government Testing Laboratory in Cobalt, which gave a return of $240 to the ton. Later on, in the winter of 1924, he also brought out 5,500 pounds of picked ore, which after being treated at the same laboratory, gave a return of $140 to the ton. By operating a small hand stamp-mill there were 13 ounces of gold recovered.

In May, 1928, the company was reincorporated under the name of "The De Santis Gold Mining Company, Limited" (no personal liability), with an authorized capital of $4,000,000, at a par value of $1 per share. The new company agreed to take over all the assets of the De Santis Development Company, Limited, and took up the option agreement with P. De Santis and G. Romualdi. The terms were as follows: "P. De Santis, G. Romualdi, and the De Santis Development Company, Limited, to receive 2,100,000 shares of the new issue, which give the De Santis Gold Mining Company, Limited, (no personal liability), an absolute title to 8 patented claims and 4 unpatented claims." The balance of 1,900,000 shares to remain in the treasury.

In July, 1928, there was a block of 50,000 shares offered in preference to the original stockholders, which were all absorbed in the limited time allowed.

The intention of the company at present is to issue another block of 200,000 shares at 50 cents per share; this to enable the directors to continue further development of the property, by sinking the shaft to a greater depth and to extend present lateral works.

The officers and directors of the company are as follows: Peter De Santis, president; Biagio Ferreri, vice-president; Giuseppe Giustini, secretary-treasurer; Luigi De Luca, Luigi D'Alessendri, Giacobbe Torlone, Ettore Marinacci, F. Prest, A. Fresco, Dominico Colomeco, directors.

The property consists of 8 patented and 4 unpatented claims, situated near the southwest corner of Turnbull township. The shaft and camp buildings are on claim No. 8,722.

Early in 1929 an option was taken on an additional 17 claims, adjoining and to the east of the original group. It is intended to do surface work on these claims during the summer of 1929.

The plant consists of two vertical boilers, 12 and 15 h.p.; one Canadian Ingersoll-Rand compressor, straight-line type, capacity 110 cubic feet per minute; and one 6- by 8-inch Jenckes hoist. The buildings are all of log construction and include a power-house, 20 by 40 feet; a cookery, 20 by 30 feet; sleeping camp, 20 by 30 feet; storehouse, 18 by 24 feet; and a two-storey office, 20 by 24 feet.

A shaft has been sunk to a depth of 150 feet, and 1,000 feet of drifting and crosscutting was done at the 125-foot level.

The vein is exposed in the shaft for a distance of 50 feet. The shaft is vertical, 5 by 9 feet, and 150 feet deep. The vein strikes north and dips steeply to the west. It is nearly vertical for several feet from surface, then dips out at an angle which brings it 30 feet west of the shaft at the 125-foot level. Where exposed in the north wall of the shaft, the quartz vein is 5 feet wide. In most places the quartz where seen is much narrower than this.

When development was in progress, the company employed 14 men.

Peter De Santis is manager.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company.

The mine is in the township of Tisdale, district of Cochrane. The directors of the company are: Jules S. Bache and Morton F. Stern, New York; Alex. Fasken, Wallace Nesbitt, and R. F. Segsworth, Toronto; G. C. Miller and R. W. Pomeroy, Buffalo, N.Y.; Dwight B. Lee, Detroit, Mich.; and Innis P. Allen, Rochester, N.Y.

The executive officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president and general manager; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary. The offices of the executive and financial departments are at 42 Broadway, New York, and the Toronto office is at 36 Toronto Street.

The following statements are taken from the annual report to shareholders for the year ending December 31, 1928.

ASSETS

Capital:			
Mining claims and properties		$3,486,593.36	
Plant, etc., at depreciated replacement values as per appraisal plus additions since		2,976,732.42	
			$6,463,325.78
Current:			
Cash on hand and in banks	$222,255.15		
Call loan	250,000.00		
Bullion en route	119,407.82		
Accounts receivable	15,422.47		
Interest receivable	73,527.18		
Government, railway, and other bonds at cost	2,290,526.46		
Supplies—mining, milling, and mercantile	234,785.60		
		$3,205,924.68	
Dividend Assurance Fund consisting of:			
Cash in bank	$13,767.78		
Government, railway, and other bonds at cost	2,473,375.00		
		2,487,142.78	
			5,693,067.46
Prepayments and Deferred Charges			24,338.79
			$12,180,732.03

LIABILITIES

Capital and Surplus:			
Capital: Authorized 1,000,000 shares of no nominal or par value, all issued for the properties and assets of the old company, the Dome Mines Company, Limited, at $7 per share (of these shares, 46,666 are held in trust for the company and all dividends paid thereon are immediately returnable to the company)		$7,000,000.00	
Surplus		2,362,605.16	
			$9,362,605.16
Current Liabilities:			
Accounts payable		$63,753.53	
Salaries and wages payable		60,743.40	
Accrued income and other taxes		137,352.21	
Dividend payable January 21, 1929	$250,000.00		
Less: Dividends on the shares held in trust for the company as above	11,666.50		
		238,333.50	
Unclaimed capital repayment and dividends		39,832.20	
			540,014.84
Reserves:			
Operating equalization		$31,244.48	
Amortization of premium on bonds		13,136.41	
Depreciation plant and equipment, etc		2,233,731.14	
			2,278,112.03
			$12,180,732.03

EXPENDITURE

Operating and Maintenance:		
Mining, including hoisting	$805,963.83	
Development and exploration	506,007.94	
Crushing and conveying	79,004.17	
Milling	474,586.02	
Administration expenses, general and executive offices	159,815.18	
Provincial and municipal taxes	60,633.18	
Insurance	25,106.88	
		$2,111,117.20
Reserved for income taxes		94,893.86
Profit for year		1,939,222.40
		$4,145,233.46

REVENUE

Earnings:		
Amalgamation bullion	$2,553,262.11	
Cyanidation bullion	1,361,621.27	
		$3,914,883.38

NON-OPERATING REVENUE:		
Discounts	$986.14	
Miscellaneous	14,563.83	
Bond interest	208,557.30	
Bank and miscellaneous interest	6,242.81	
		230,350.08
		$4,145,233.46

APPROPRIATION ACCOUNT

Reserved for depreciation of buildings, plant, etc			$445,340.48
Dividends Nos. 42, 43, 44		$715,000.50	
Dividend No. 45 payable January 21, 1929		238,333.50	
			953,334.00
Surplus, December 31, 1928			2,362,605.16
			$3,761,279.64
Surplus, December 31, 1927		$1,860,431.56	
Less bonus to Mine Management and staff, for 1927	$15,330.00		
Workmen's compensation adjustments, etc	23,044.32		
		38,374.32	
			$1,822,057.24
Profit for year ended December 31, 1928			1,939,222.40
			$3,761,279.64

EARNINGS STATEMENT

For the year ended December 31, 1928

EARNINGS:		
Amalgamation bullion		$2,553,262.11
Cyanidation bullion		1,361,621.27
		$3,914,883.38
Non-operating revenue		230,350.08
		$4,145,233.46
OPERATING AND MAINTENANCE EXPENDITURE:		
Mining, including hoisting	$805,963.83	
Development	506,007.94	
Crushing and conveying	79,004.17	
Milling	474,586.02	
Bullion expense	21,119.16	
Fire protection	9,407.70	
Warehouse expense	10,023.87	
Auditors' expense	2,891.01	
Administrative expense:		
Mine office	96,185.69	
Executive offices	20,187.75	
Provincial and municipal taxes	60,633.18	
Insurance	25,106.88	
	$2,111,117.20	
Reserve for Dominion of Canada and U.S. Income tax	94,893.86	
		$2,206,011.06
PROFIT FOR THE YEAR		$1,939,222.40

Mining and Development

The following are particulars of the principal stopes:—

No. 301.—From this stope under the east end of the pits 3,199 tons, averaging $5.52 per ton, was drawn and 25,400 tons remains to be drawn.

No. 526.—The sill has been broken down into stope No. 638 and this stope drawn empty, yielding 18,375 tons, averaging $6.33 per ton.

Sixth Level.—From the eastern stope, No. 605, 1,542 tons, averaging $4.53 per ton, was drawn. From the eastern hanging-wall stopes, 1,955 tons, averaging $7.48 per ton, was drawn. This zone has been exhausted.

Seventh Level.—The sill of stopes Nos. 623-31 has been broken down into stope No. 741 and 5,555 tons, averaging $7.75 per ton, was drawn; 7,000 tons of broken ore remains to be drawn.

Eighth Level.—The drawing of stope No. 814 has been completed, yielding 917 tons, averaging $6.30 per ton. The stopes in the greenstone at this level, Nos. 809 and 841, yielded 3,855 tons, averaging $4.93; 1,975 tons remains to be drawn in stope No. 841.

Ninth Level.—From the eastern stopes of this level 50,972 tons, averaging $7.07 per ton, was drawn. This area is now exhausted. The first stope in the greenstone, No. 934, only supplied 686 tons, averaging $6.04 per ton; 19,700 tons remains to be drawn.

Another stope in the greenstone, No. 936, lying north of No. 934, supplied 6,497 tons, averaging $7.31 per ton; 1,500 tons of broken ore remains in it. It is expected that this stope will eventually be extended to the 8th level where a drift, No. 841, appears to be the upward extension of this ore.

Tenth Level.—Stope No. 1,020 yielded 2,201 tons, averaging $10.50 per ton, and has been exhausted. Stope No. 1,022 and the sills above it yielded 56,176 tons, averaging $9.27 per ton, and 48,300 tons of broken ore remains to be drawn. Stope No. 1,028 and the sill above it yielded 15,174 tons, averaging $9.21 per ton; only about 2,700 tons remains in this stope to be drawn.

From the first stopes in the greenstone, Nos. 1,041 and 1,042, 10,910 tons, averaging $5.52 per ton, have been drawn and 6,390 tons of broken ore remain. Stope No. 1,044, 175 feet north of stopes Nos. 1,041 and 1,042 in the greenstones, furnished 51,305 tons, averaging $6.99 per ton; and 45,000 tons of broken ore remain in it.

Stoping was started on another ore body in the greenstone 180 feet north of No. 1,044. This new stope, known as No. 1,054-1,055, yielded 1,503 tons, averaging $6.80 per ton.

Eleventh Level.—The hanging-wall area including sill No. 1,034 supplied 18,877 tons, averaging $8.85 per ton, and 16,975 tons of broken ore remains in it. Stope No. 1,117 supplied 424 tons, averaging $4.56 per ton, and is exhausted. Stope No. 1,136 in the greenstone furnished 65,377 tons, averaging $7.48 per ton; 72,500 tons of broken ore remains in it.

Stoping has just been started in another ore shoot in the greenstone 150 feet north of No. 1,136 ore body; this ore body, No. 1,140, produced 441 tons, averaging $5.34 per ton.

Twelfth Level.—The hanging-wall area, including the 11th level sill, furnished 36,090 tons, averaging $8.81 per ton; and 45,460 tons of broken ore remains in it. Stope No. 1,202 furnished 3,173 tons, averaging $7.81 per ton; and 16,940 tons of broken ore remains in it. The eastern stope, including sills Nos. 1,130 and 1,033, furnished 23,735 tons, averaging $10.44 per ton; and 17,560 tons of broken ore remains in it.

The downward extension of No. 1,136 ore body in the greenstone has been located and a stope, No. 1,235, opened up. This stope supplied 13,374 tons, averaging $7.39 per ton; and 11,900 tons of broken ore remains in it.

Thirteenth Level.—Stope No. 1,301 furnished 7,997 tons, averaging $7.37 per ton, and 28,000 tons of broken ore remains in it. Ore bodies Nos. 1,313-23 in the hanging-wall area furnished 15,095 tons, averaging $5.92 per ton; and 27,945 tons of broken ore remains in it. Stope No. 1,320 supplied 671 tons,

averaging $8.27 per ton, and is exhausted. Stope No. 1,302 supplied 1,304 tons, averaging $7.17 per ton; and 6,335 tons of broken ore remains in it.

Fourteenth Level.—Stope No. 1,403 supplied 681 tons, averaging $6.05 per ton, and 9,025 tons remains in it. Stope No. 1,405 supplied 4,357 tons, averaging $7.86 per ton; and 8,760 tons of broken ore remains in it.

Fifteenth Level.—Stopes Nos. 1,506-8 supplied 11,759 tons, averaging $6.36 per ton; and 46,270 tons of broken ore remains in it.

From stope No. 1,509 and stope No. 1,407 above it on the 14th level, 16,197 tons, averaging $6.26 per ton, has been drawn; and 18,950 tons of broken ore remains.

Sixteenth Level.—Stope No. 1,606 supplied 18,975 tons, averaging $7.16 per ton. This stope has been emptied. Stope No. 1,607 supplied 8,854 tons, averaging $10.35 per ton; and 7,800 tons of broken ore remains in it. The eastern stope, No. 1,612, only supplied 3,472 tons, averaging $5.75 per ton; 1,500 tons of broken ore remains in it.

Seventeenth Level.—The 17th level stopes, Nos. 1,702, 1,705, and 1,707, produced 3,293 tons, averaging $5.31 per ton. These stopes have been drawn empty.

Eighteenth Level.—Stopes Nos. 1,801-5 furnished 20,629 tons, averaging $7.96 per ton; and 13,900 tons of broken ore remains.

Development

The accompanying table gives details of the development accomplished during the year:—

Summary of Development Work for the Year 1928

Level	Drifts	Cross-cuts	Drifts and crosscut slashing	Raises	Winzes	Box-holes	Raises, winzes, and boxhole slashing	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet
3rd....	.....	11	45	.....	33	98	4	191	.....
5th....	.....	.....	.....	158	41	.....	21	220	.....
6th....	.....	.....	.....	112	53	.....	22	187	289
7th....	5	17	.....	192	48	.....	23	285	1,074
8th....	89	.....	8	230	36	59	27	449	713
9th....	315	247	77	147	122	95	13	1,016	1,197.5
10th....	1,093	539	195	387	120	1,007	17	3,358	1,576.5
11th....	516	286	140	276	144	608	41	2,011	769
12th....	754	520	103	429	102	317	95	2,320	1,732
13th....	669	1,273	155	305	.....	131	13	2,546	1,675.5
14th....	.....	.....	.....	4	18	51	.....	73	710
15th....	.....	.....	.....	.....	18	172	.....	190	1,555
16th....	234	301	93	94	235	238	2	1,197	3,997.5
17th....	420	24	21	358	63	36	9	931	813
18th....	867	313	64	270	.....	685	9	2,208	2,619.5
23rd....	253	11	11	.....	.....	.....	.....	275	1,382
Total..	5,215	3,542	912	2,962	1,033	3,497	296	17,457	20,103.5

Waste hoisted, 45,345 tons.

The work in the greenstone area north of the sedimentary basin has continued to be the most important development. Here about 9,200 feet of drifting, crosscutting, boxholing, raising, and sinking has been done during the year.

In addition to extensions of the ore bodies described in last year's report, one new shoot of some importance has been located 150 feet north of shoot No. 1,136 described last year. This new ore body was encountered at the 11th level and in drift No. 1,140 is 200 feet long, and at this level shows in the drift considerable fine visible gold. The drift gives an average assay of $17.77, due to this fine visible gold. The width is estimated at about 25 feet. This ore body has also been found at the 10th level, where it appears to be 230 feet long and 35 feet wide, and the two levels connected by raising. What appears to be the apex of it has also been found at the 9th level. A winze has been sunk for 60 feet below the 11th level and is in ore for this distance.

Crosscut No. 1,205 at the 12th level has been driven out to a point just east of this ore, but the ore has not been located as yet, either in this crosscut or in diamond-drilling.

At the 13th level a crosscut has been driven north into the greenstones and some drifting done in rather indefinite patches of ore, but no defined ore body has been located as yet.

In connection with the ore shown in drift No. 1,612 at the east end of the 16th level, considerable exploratory work has been accomplished, but only a small tonnage of low-grade material has been disclosed. A stope raise was put up 105 feet above the level in this low grade material, and a winze has been sunk to the 17th level, and 331 feet of drifting done at that horizon. The 17th level has also been connected with the 18th level by a winze, but no ore has been located in this ground.

Diamond-drilling to the north of drift No. 1,603 near its east end has disclosed a mineralized zone lying 600 feet north of the drift.

Hole No.	Bearing	Dip	Intersection	Length of hole
				feet
1181.....	N. 42° 45′W.	Hor.	Between 94 and 110 feet, assaying $6.23 over 16 feet..... Between 135 and 149 feet, assaying $3.35 over 14 feet..... Between 576 and 608 feet, assaying $7.43 over 32 feet.....	659
1174.....	N. 1° 51′W.	Hor.	Between 611 and 631 feet, assaying $3.19 over 20 feet..... Between 644 and 661 feet, assaying $3.82 over 17 feet.....	710.5

These two holes are 350 feet apart at the outlying ore zone. This ground is being penetrated by a crosscut from drift No. 1,603 which has not yet reached the area into which this ore may be expected to extend.

At the 23rd level the drift to the east has been continued 253 feet and a diamond-drill station cut from which holes to the north and south have been drilled across the greenstones. A hole to the north was drilled to the depth of 274 feet without encountering any ore; it was entirely in greenstone. The hole to the south passed through greenstone for 160 feet where the porphyry was intersected. Porphyry was penetrated for 47 feet, but no ore was found in this hole.

A set of manways remote from the working stopes has been put in to provide a second exit from the mine; this entailed 1,727 feet of raising and winzing.

During the year 20,103 feet of diamond-drilling was done. A number of

holes were drilled across the greenstone at the 6th and 7th levels to test them for a possible extension upwards of the ore zone found at the lower levels, but without success. Also many holes have been drilled in the vicinity of working stopes to test for possible extensions of the various ore bodies.

The stopes yielded 505,850 tons, averaging $7.7223 per ton, and development work 42,150 tons, averaging $4.4471 per ton, a total of 548,000 tons averaging $7.4703 per ton.

The expenditure on mining was $805,963.83, or $1.471 per ton milled, as against $1.233 during the preceding year. The increase in the cost of mining per ton milled is due to the fact that many corners above sublevels have been stoped, and also the tonnage broken was in excess of the tonnage milled.

The expenditure of development and exploration work charged to operating was $506,007.94 or $0.923 per ton milled as against $1.263 in the preceding year. This includes $51,883.25 for outside exploration work during the year.

The ore drawn from the Dome Extension ground during the year was 41,025 tons, containing $269,150.15, or $6.5606 per ton.

Ore Reserves

The ore brought into sight by the development work done during the year, together with additional ore found in the course of stoping, is more than equal to the tonnage milled during the year, and the reserves are estimated at 1,250,000 tons; this includes 600,000 tons of broken ore.

The Mill

The following are the results of the mill operation for the year:—

	Total value	Value, per ton	Extraction, per cent.
Heads	.....	$7.4703	.....
Amalgamation bullion	$2,553,262.11	4.6592	62.3697
Cyanidation bullion	1,361,621.27	2.4847	33.2610
Total	$3,914,883.38	$7.1439	95.6307

The tonnage milled during the year was 548,000, as against 543,300 for the previous year.

The extraction was 95.6307 per cent., as against 96.2279 per cent. during the previous year; the difference is believed to be due to an increased tonnage of ore coming from the greenstone stopes.

With regard to the locating of new properties of interest, the manager states that although their exploration engineers have been very busy they have not located any.

For the year the average number of men employed was 673, distributed as follows: underground, 423; mill, 82; surface, 168.

J. H. Stovel is general superintendent of the property, J. J. Jordon is mill superintendent, and W. J. Flewellen is mine superintendent.

Dunkin Gold Mines, Limited

This company has an authorized capital of $4,000,000, divided into shares of $1 par value each. Of these shares, 1,500,000 were issued for the property and 1,500,000 have been issued to carry on the development work, leaving the balance of the shares in the treasury.

The officers of the company are: R. Home Smith, president; J. H. Black, vice-president; J. S. Masson, secretary; Colin A. Campbell, manager. The

directors are: R. Home Smith, J. H. Black, J. R. L. Starr, J. S. Masson, Jas. A. Dunn, W. F. Spence, and S. A. Shoemaker. The head office of the company is the Northern Ontario Building, Toronto, and the mine address is Narrow Lake, Ont.

The company's holdings include thirteen claims at the end of the west arm of Narrow Lake, K.R.L. 4,428-30, 4,433-38, 4,447-49, 4,926, located in the township of Skinner, district of Kenora (Patricia portion).

Early in 1927, a considerable amount of assessment work was done on the properties, and the vein was uncovered for 250 feet with a width of from 2 to 12 feet. The vein has been traced by cross-trenches from the lake on claim K.R.L. 4,447. It runs east across K.R.L. 4,434 to the lake and shows up again on K.R.L. 4,435. The strike is N. 80° E., and the dip is 75° N.

A plant was hauled to the property and installed early in 1928. This includes the following: an 80 h.p. locomotive boiler; a Canadian Ingersoll-Rand air compressor, FR-1, straight-line, capacity 528 cubic feet per minute; a Canadian Ingersoll-Rand hoist, 7 by 6 feet, type SSR.

A headframe, 30 feet in height, was erected, the shaft being located near the centre of claim K.R.L. 4,434. Sinking of a three-compartment shaft was started by hand on July 25, 1928.

The shaft was sunk during the year to a depth of 271 feet with levels at the 125- and 250-foot horizons. The following drifting and crosscutting were done:—

Level	Cross-cutting	Drifting
	feet	feet
125-foot	56	.....
250-foot	423	227

The buildings at the property, all of log construction, include the following: two sleep camps, 20 by 30 feet and 16 by 22 feet; cookery, 20 by 30 feet; storehouse, 18 by 24 feet; office, 18 by 24 feet; power-house, 33 by 36 feet; dry-house, 18 by 22 feet.

A saw-mill with about 7,000 board feet capacity was erected on the lake-shore below the shaft-house during the winter.

When operations were in progress during the summer, a crew of 30 men was employed.

The property was shut down on March 29, 1929, and arrangements were made to sell the equipment.

Federal Kirkland Mining Company, Limited

Federal Kirkland Mining Company, Limited, has a capital of 5,000,000 shares of $1 par value. James E. Day, K.C., is president; Draper Dobie, vice-president; Robert R. Brown, managing director. The company owns 9 claims and a fraction, which includes the Kirkland Combined property, in Teck township, district of Timiskaming. Lindsay Foss was manager, and 30 men were employed.

The shaft was sunk from the 200- to the 700-foot level.

Fort Hope Mines, Limited

The authorized capital of this company is 3,000,000 shares of a par value of $1 each, of which 1,400,000 have been issued.

The officers of the company are: J. W. Morrison, president and managing director; R. D. Cumming, secretary. The directors are: E. H. Horne, Enfield, N.S.; Lorne Howey and Fred McLeod, Haileybury. The head office is at Haileybury, and the mine office is Fort Hope, Ont., via Tashota.

The company's holdings consist of 16 claims situated about 5 miles north of Fort Hope, a Hudson's Bay Company post, on Eabamet lake, an expanse of the Albany river, in the district of Patricia. Fourteen of these were purchased from Albany River Mines, Limited, and include claims P.A. 33 to 44 and P.A. 46 to 48. Two other claims, P.A. 49 and 50, were purchased from Fred G. McLeod.

The property is reached by canoe route in summer, 160 miles from Ombabika on the Canadian National railway. A winter road from Tashota, a distance of 115 miles, is also used for hauling supplies.

A plant was installed at the property early in 1928 and includes the following: two 50 h.p. locomotive boilers; a Canadian Ingersoll-Rand air compressor, 12 by 12 inches, type FL-1, three-drill capacity; a Jenckes hoist, 6 by 8 feet.

Buildings, all of log construction, include the following: power-house, 26 by 40 feet; blacksmith shop, 20 by 27 feet; cookery, 35 by 41 feet; two sleep camps, 21 by 27 feet; office, 25 by 27 feet.

Actual mining operations began about June 1, 1928. A two-compartment shaft was sunk 125 feet with a level at the 100-foot horizon, on which 300 feet of drifting and 30 feet of crosscutting was done. The property was closed down early in October, 1928. About 18 men were employed when the mine was operating.

Furness Gold Mines, Limited

This company has an authorized capital of $3,000,000, divided into shares of $1 par value each. The officers of the company are: John Cowan, president; Thos. Ramsay, vice-president; G. P. Campbell, secretary-treasurer; Jos. Houston, consulting engineer; H. R. M. Turner, superintendent. The directors of the company are: John Cowan, London, England; G. P. Campbell, Toronto; Thos. Ramsay, Hamilton; and H. L. Rathwell-Jackson, Broughton-in-Furness, England. The head office of the company is at 907 Kent Building, Toronto; and the mine office address is Box 542, South Porcupine, Ont.

The company owns 5 claims, known as the Whalen-James property, on the Shaw-Deloro boundary, towards the north. These claims comprise Nos. H.R. 885 (13,245), H.R. 887 (13,246), and H.R. 889 (13,247), in the township of Shaw, and H.R. 886 (T.R.S. 770), and H.R. 888 (T.R.S. 771), in the township of Deloro, district of Cochrane.

The plant consists of the following: one Chicago Pneumatic compressor, 14 by 12 inches, type NSB, capacity 524 cubic feet per minute, driven by a 100 h.p. induction motor; an Allis-Chalmers air hoist, 8½ by 10 inches; one 12 h.p. vertical boiler. The electric power for plant is obtained from the substation of the Northern Canada Power Company, Limited, at South Porcupine, over a line 3¼ miles in length. Power is transmitted at 12,000 volts and transformed at the plant to 550 volts.

The buildings comprise bunk-house, 40 by 24 feet; office, 18 by 20 feet; cookery, 40 by 22 feet; dry-house, 12 by 16 feet; power-house, 24 by 30 feet; and blacksmith shop, 10 by 14 feet. A headframe, 37 feet in height, was erected; and a two-compartment shaft, with compartments 5 feet 6 inches by 5 feet and 4 feet 8 inches by 5 feet, was sunk to a depth of 155 feet. A level was cut at a depth of 125 feet. The shaft is located on claim H.R. 887 near the

Shaw-Deloro boundary. Work was started in February, 1927, and carried on throughout the year. Together with the sinking of the shaft, 185 feet of drifting was done. Operations were suspended on May 11, 1928. Between January and May, 1928, 441 feet of drifting was done at the 125-foot level.

Gold Hill Mines, Limited

Gold Hill Mines, Limited, operated their property in Catharine township, district of Timiskaming, during 1928, with a force of 59 men. D. H. Angus is president and manager; and C. F. Tuer is secretary-treasurer. The directors are: D. H. Angus, C. F. Tuer, Robin Boyle, E. T. Hart, and G. H. Murphy.

During 1928 production was as follows:—

Ore raised	tons	6,035.4
Ore cyanided	tons	4,377.4
Gold bullion recovered	crude ounces	1,293.75
Crude bullion shipped	ounces	1,293.75

612.958 fine ounces gold	$12,670.96
195.420 fine ounces silver	113.62
Total	$12,784.58

In 1929 the shaft was sunk from the 800-foot to the 1,100-foot level, and 1,500 feet of drifting and crosscutting were done. The mine closed down in July, 1929.

A two-stamp mill was erected during the latter part of 1928. It ran for a short time only on ore from the shaft and from test pits sunk on the vein near by.

Transportation from Wabigoon is by water during the summer. The route crosses Wabigoon lake and follows up the Crooked river into Minnehaha lake. A 6-mile portage lies between Minnehaha and Anzhekumming lakes. During the winter suppiles are freighted over a winter road which was cut by the company.

Miles Walker is superintendent of the property, and about 20 men are employed.

Gold Rock Mining Syndicate, Limited

The company has a capital of 4,000 shares of no par value. Cash amounting to $153,050, has been derived by the disposal of 3,741 shares, which were issued and allotted.

The officers of the company are: T. W. Bathurst, 51 Sparks Street, Ottawa, president; H. L. Nichol, 315 Ottawa Elect. Bldg., Ottawa, secretary.

The syndicate was incorporated June 7, 1928, for the purpose of optioning a group of claims consisting of 753 acres in the Dryden gold area, district of Kenora. This was acquired from the Brading estate, the Mitchell-Brading estate, and the Haycock estate. The syndicate has since staked a further 240 acres in the district.

All work to date has been on the Haycock property. At the time of the last visit to the mine in August, 1929, a shaft had been sunk to a depth of 87 feet and 263 feet of crosscutting accomplished.

During the summer of 1928, camps were erected consisting of a bunk-house and a cook-house to accommodate 40 men, an office and warehouse combined, superintendent's quarters, and a stable for five teams. The camps are located on the shore of Anzhekumming (Upper Manitou) lake, about 35 miles from the town of Wabigoon, on the Kenora to Ignace division of the C.P.R.

The mine buildings include enclosed headframe, hoist-house, blacksmith shop, boiler-house, and powder-house.

Goodfish Mines, Limited

Goodfish Mines, Limited, has a capital of 6,000,000 shares of $1 par value, of which 2,300,000 shares are issued. The head office of the company is at Kirkland Lake. A. J. Perron is president; George Cooper, vice-president; M. G. Hunt, secretary-treasurer. Robert Walker and Dr. J. A. Campbell are directors.

The company owns 15 claims, comprising 630 acres, including the Goodfish and the Providence properties in Morrisette township, district of Timiskaming.

The shaft was sunk to a depth of 620 feet, and 2,500 feet of drifting and 650 feet of crosscutting were done up to June, 1929, when the mine closed down. The average number of men employed was 40.

Grace Lake Gold Mines, Limited

Grace Lake Gold Mines, Limited, has a capital of 2,000,000 shares of no par value. The officers of the company are: W. Bush, president; L. Laidlaw, vice-president; Dr. A. E. Costello, secretary-treasurer; O. E. Oberg, general manager. The head office is at Post Office Building, Spooner, Wis.

The company's holdings are 160 acres in the township of Skead, district of Timiskaming, about 11 miles east of Boston Creek station.

In November, 1927, the shaft was dewatered and sunk to the 530-foot level. The lateral work consisted of 1,000 feet on the 112-foot level, 200 feet on the 329-foot level and 300 feet on the 494-foot level. The mine closed down in November, 1928. The average number of men employed was 20.

Grenfell-Kirkland Mines, Limited

This company has an authorized capital of 2,500,000 shares of $1 par value, of which 1,207,706 are issued. The officers of the company are: G. A. Young, president; F. A. Day, secretary-treasurer; J. Dunn, director; and D. Hill, managing director. The head office of the company is at 715 Excelsior Life Building, Toronto.

The company holds under option a group of five claims, known as the Stitt claims, in Grenfell township, district of Timiskaming.

The construction of camps was started in May, 1928. A bunk-house, 24 by 30 feet, an office, 20 by 24 feet, and a headframe, 24 feet high, were built. A shaft was sunk to the 100-foot level, and a small amount of crosscutting was done. The mine closed down in August, 1928. There were 12 to 18 men employed by the company.

Harker Gold Mines, Limited

Harker Gold Mines, Limited, has a capital of 5,000,000 shares of $1 par value and owns 18 claims in Harker township, district of Timiskaming. The officers of the company are: J. E. Hammell, president; A. L. Smith, vice-president; B. E. Martin, secretary-treasurer. The directors are: R. Fennell, A. L. Smith, H. E. Patriarche, and G. M. Huycke. E. W. Todd is consulting engineer.

The company started operations in April, 1928, and closed down in October, 1929. During this period the following work was done: A prospect shaft was sunk 2,000 feet west of the main shaft to a depth of 58 feet; 1,470 feet of surface trenching was done; and 7½ miles of road was built to Ghost River Landing, where a dock and storehouse were built.

In January, 1929, work was started at the main shaft, where 2,184 feet of drifting and crosscutting was done on the 250- and the 500-foot levels. The

shaft was sunk from the 500- to the 1,000-foot level, and 500 feet of drifting was done on the 500-foot and 1,000 feet on the 1,000-foot levels. The average number of men employed by the company was 40.

Harris Consolidated Gold Mines, Limited

This company has an authorized capital of $12,000,000, divided into shares of $1 par value each. The officers of the company are: L. G. Harris, president; R. T. Jeffrey, vice-president; E. M. Ivey, secretary-treasurer; Oscar Knutson, manager. The directors of the company are: L. G. Harris, R. T. Jeffery, and Dr. K. McVey, all of Toronto; N. C. Harrison and R. H. Johnson, both of Boston, Mass.; Sir A. Welby and Sir J. P. Newman, London, England. The head office of the company is at 807 Reford Building, Toronto 2. The mine address is Box 512, South Porcupine, Ont.

The company has claims in Tisdale, Whitney, Cody, and Robb townships in the Porcupine mining division, as well as holdings in the Larder Lake mining division. The Beaumont property, comprising some 15 claims located in the northeast portion of the township of Tisdale, district of Cochrane, forms a part of the holdings. Operations were resumed in October, 1927, at this property, which had been closed down since 1922.

A shaft had been sunk to a depth of 320 feet, and arrangements were made to deepen this shaft and carry on development. From October to the end of 1927, the buildings and plant were remodelled and a 75-foot headframe erected over the shaft on claim No. 12,765. This shaft has two compartments, each 4 feet 6 inches by 4 feet 8 inches. Sinking operations were resumed on April 1, 1928.

The plant at the Beaumont mine consists of the following: Canadian Ingersoll-Rand drill compressor, steam-driven, capacity 600 cubic feet per minute; Sullivan compressor, type WJ-4, in two units, each with a capacity of 700 cubic feet per minute; 90 h.p. Watrous horizontal return tubular boiler; Vulcan hoist, 10 by 14 inches; 10 h.p. engine for dynamo, capacity 200 lights. Electric power was obtained early in 1928 from the Northern Canada Power Company, Limited, the line that formerly served the Davidson mine being extended to the Beaumont mine. A 200 k.v.a. synchronous motor was installed to drive the Sullivan compressor and a 52-h.p. motor to drive the Vulcan hoist.

Previous operators of the Beaumont property had sunk a shaft 648 feet and broken off levels at the 150-, 300-, 450-, and 600-foot levels. During the summer of 1928 the shaft was sunk below the 700-foot level, and some crosscutting was done. Operations were discontinued in the fall of 1928.

Haslat–Duck Lake Mines, Limited

The Haslat–Duck Lake property is located about 16 miles north of Schreiber on Duck lake. The holdings consist of 26 claims in all. Most of the work has been done on claims Nos. 6,637, 6,638, and 6,739, district of Thunder Bay. The company has been operating for the past two years. Most of the work has been confined to the surface, and stripping has revealed several interesting showings. Some lead-zinc veins and some chalcopyrite veins have been uncovered.

During the winter of 1928-29 a small steam plant was taken in from Schreiber, and a shaft was sunk 100 feet. Forty-seven feet of crosscutting and 10 feet of drifting opened a vein which showed values of gold, silver, lead, and zinc. At the time the writer visited the property in August, 1929, these workings

were full of water, and work was being concentrated on test pits and trenching. R. C. Harrison was in charge of operations until January 10, 1929, when M. L. Bouzan succeeded him.

A cookery and sleep camps for 25 men offer comfortable accommodation, and a third building houses the office and manager's quarters. The remainder of the camp consists of an icehouse, a warehouse, and a stable for one team. At the shaft the power-house encloses a 25 h.p. upright boiler, a 5- by 7-inch steam hoist, and a blacksmith shop.

The company has a capital of 5,000,000 shares of $1 par value. The officers are: F. A. Kent, president; H. MacMahon, vice-president; W. F. Stewart, secretary-treasurer. J. M. Aitken, F. C. Loring, J. E. Thompson, and R. C. Harrison are directors.

Hayden Gold Mines, Limited

This company is capitalized at $5,000,000 in shares of $1 each. There are 4,000,000 shares issued.

The following is a list of the officers and directors of the company: Jas. S. Pierce, president; B. W. Lang, vice-president; W. Spaulding, secretary-treasurer. The directors are R. Berkinshaw, Joseph Montgomery, B. Sproule, E. D. Phillips, and Henry McK. Hasserot. The head office is at 509 Brisbane Building, Buffalo, N.Y., and the mine office is at Timmins, Ont.

The company's holdings are in the townships of Ogden and Deloro, district of Cochrane, and consist of 8 claims, with an option on 5 more directly west of the original group.

A diamond-drill campaign starting in December, 1927, has been carried on, and some 10,000 feet of drilling accomplished. An electrical survey has also been made during the year.

In May, 1929, the old buildings on the property were reconstructed, and following this some new structures were erected. A tile hoist-house, 30 by 32 feet, which also houses the compressor and a small 20 h.p. heating boiler, was built. A 10- by 16-foot electric substation, a 12- by 14-foot magazine, and a 12- by 16-foot boiler-house were also put up.

The camp buildings will accommodate about twenty-two men.

Previous operators on this property have sunk the main shaft 719 feet and established levels at the 100-, 200-, 300-, 400-, 550-, and 700-foot horizons. On all levels but the 550-foot the main vein on which the shaft started has been drifted on. The total lateral work on the property amounts to about 1,400 feet.

In August, 1929, the dewatering of the workings began, and in October the water was below the 550-foot level. As soon as the 300-foot level was dewatered, crosscutting was commenced; and in October the face had been advanced 150 feet.

There are 22 men employed on the property. Seymour Stevens is in charge of operations.

Hewitt Mining Company, Limited

The authorized capital of this company was originally 200,000 shares, of a par value of $5 each, and the company was incorporated on March 3, 1927. This capital has been redivided into 1,000,000 shares, of $1 par value each, and increased to 4,000,000 shares, of a par value of $1, as of January 12, 1928.

The officers of the company are: A. M. Wood, president; Ralph Hewitt, vice-president; Solomon Zeitlin, secretary; Geo. Gray, Timmins, consulting

engineer. The directors of the company are: A. M. Wood, Ralph Hewitt, Abraham Pollack, A. E. Hewitt, and Solomon Zeitlin.

Early in 1927, work was done on claim T.R.P. 6,057 and a pit sunk to a depth of 30 feet. Work was not actively carried on later in the year. In the winter of 1928, a plant was hauled to the property, which is about 20 miles south of South Porcupine, township of Tisdale, district of Timiskaming.

In a report by E. L. Bruce on McArthur, Bartlett, Douglas and Geikie townships,[1] the following reference is made to the property:—

On claim T.R.P. 6,057, near the north boundary of Bartlett, there is a band of iron formation striking northwest, with the typical interbanding of silica and magnetite. In pits sunk on this band, flat veins of quartz are exposed. The thickness of the veins averages about one inch, and they are spaced several feet apart. These are said to have contained visible gold, but none was observed. Two chains northeast is a parallel zone of banded rock, which contains no magnetite, and the quartz bands are discontinuous and irregular as if they might have been introduced along a shear zone. Pyrite is fairly abundant and is more thickly disseminated in some bands. Also along the northeast wall, quartz veinlets up to a quarter of an inch in width cut into the wall. The outcrop consists of iron oxides from which gold can be panned, but a sample of several pieces of pyritized rock gave no gold on assay.

No work was recorded during 1928, and in the summer of 1929 the plant was up for sale.

Hilltop Gold Mines, Limited

The Hilltop Gold Mines, Limited, has a capital of 5,000,000 shares of $1 par value, of which 3,709,225 are issued. The company owns 480 acres in Catharine township, district of Timiskaming. The officers of the company are: A. M. Woolnough, president; A. C. Thorburn, vice-president; A. J. Young, secretary-treasurer; G. Wilkie and G. Tough, directors. The head office of the company is at 1302 Bank of Hamilton Building, Toronto.

An electric plant was installed in May and the shaft sunk to the 600-foot level. The mine closed in August, 1928. The average number of men employed for the year was 31.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is $25,000,000, in 5,000,000 shares of $5 par value each; 4,920,000 shares were outstanding on December 31, 1927.

The officers of the company are: Noah A. Timmins, president; L. H. Timmins, vice-president; John B. Holden, secretary and treasurer; A. F. Brigham, general manager; and John Knox, assistant general manager. The directors are: Noah A. Timmins, L. H. Timmins, Wilfred L. McDougald, Jules R. Timmins, and Leo H. Timmins, all of Montreal; John B. Holden and Wilson Bell, of Toronto. The mine is at Timmins, Tisdale township, district of Cochrane. The head office is at Timmins, Ont., and the general office is at 602 Royal Bank Building, Toronto.

During the year the company, besides operating the Hollinger mine, completed the preliminary exploration of its Kamiskotia property.

Supplementary Letters Patent were obtained during the year, allowing the company to deal in stocks and bonds of other companies. A securities subsidiary is being incorporated to look after this, but has not yet commenced to operate.

The company met with a disastrous mine fire on February 10, in which thirty-nine miners lost their lives. A full description of this is contained in Bulletin No. 67, "Mining Accidents of Ontario," published by the Department of Mines.

The following information is taken from the eighteenth annual report to the shareholders, covering operations for the year ending December 31, 1928.

[1]Ont. Dept. Mines, Vol. XXXV, pt. 6, 1926, p. 53.

ASSETS

Capital:			
Mining properties			$22,493,785.17
Plant, brought forward from 1927		$1.00	
Plant, additions during 1928		2,333.15	
		$2,334.15	
Less depreciation for 1928		2,333.15	
			1.00
Investments in other companies and properties:			
Brought forward from 1927		$46,224.67	
Outlay during 1928		48,385.50	
		$94,610.17	
Less depreciation for 1928	$4,301.53		
Less expenditures on properties abandoned	33,385.50		
		37,687.03	
			56,923.14
Tailings disposal site:			
Brought forward from 1927		$21,042.00	
Less depreciation for 1928		12,625.20	
			8,416.80
Outlay to date in respect of Kamiskotia claims			396,557.00
			$22,955,683.11
Deferred:			
Material and supplies on hand		$546,404.37	
Solutions on hand		120,583.80	
Precipitates on hand		4,430.00	
Litharge, slags, etc., on hand		743.00	
Charges paid in advance, fire insurance		1,343.03	
			673,504.20
Current:			
Cash on hand, in bank	$389,101.34		
Bullion in transit	471,790.42		
Accounts receivable	74,292.69		
		$935,184.45	
Investments:			
Dominion of Canada 5½% Victory Loan, 1933	$540,000.00		
Canadian National Railway bonds, 5%, 1954, guaranteed by Dominion of Canada	789,900.00		
Canadian National Railway bonds, 4½%, 1954, guaranteed by Dominion of Canada	526,790.00		
Province of British Columbia, 6% bonds, 1941	200,250.00		
Province of Saskatchewan, 4% bonds, 1957	231,562.50		
Lethbridge Northern Irrigation District, 6% bonds, 1951, guaranteed by Province of Alberta	250,000.00		
Daysland Drainage District bonds, 6%, No. 4, 1951, guaranteed by the Province of Alberta	100,000.00		
Province of Alberta 6% bonds, 1941	76,031.25		
Province of Ontario 6% bonds, 1935	93,000.00		
City of Toronto 6% bonds, 1940	115,808.00		
Montreal Island Power 5½% bonds, 1957	99,000.00		
Town of Timmins debentures	87,592.99		
Abitibi Power and Paper Company bonds, 5%, 1953	3,741,200.00		
Horne Copper Corporation 7% first mortgage ten-year sinking fund gold bonds, 1937	2,450,000.00		
Shares of other companies	2,018,000.00		
Accrued interest on investments	154,135.01		
		11,473,269.75	
			12,408,454.20
			$36,037,641.51

LIABILITIES

Capital Stock:		
Authorized	$25,000,000.00	
In treasury	400,000.00	
		$24,600,000.00
Current:		
Wages unpaid	$161,305.24	
Accounts payable	406,782.55	
		568,087.79
Reserve for taxes, Dominion of Canada and municipal		200,000.00
Surplus:		
Balance of account from 1927	$11,466,245.52	
Deducted from surplus per profit and loss account	796,691.80	
Net surplus carried forward		$10,669,553.72
		$36,037,641.51

The following statements are taken from the general manager's report for the year ending December 31, 1928.

PROFIT AND LOSS STATEMENT FOR YEAR 1928

Sources of Income:			
Gold and silver produced			$10,712,821.69
Interest on investments and other income			752,146.00
			$11,464,967.69
Disposal of Income:			
General charges		$814,046.23	
Milling charges		1,326,712.64	
Mining charges		5,044,928.28	
			7,185,687.15
Operating profit			$4,279,280.54
Deduct (taxes):			
Province of Ontario	$142,578.34		
Royalty to town of Timmins	55,227.92		
Municipal to town of Timmins	82,516.50		
Municipal to township of Tisdale	2,903.46		
Dominion of Canada re 1927	11,842.74		
Dominion of Canada and municipal reserve	200,000.00		
		$495,068.96	
Depreciation:			
Plant	$2,333.15		
Tailings disposal site	12,625.20		
Investments in other companies and properties written down	4,301.53		
Expenditures on properties abandoned	33,385.50		
		52,645.38	
			547,714.34
Net profit from operations			$3,731,566.20
Profit on sale of securities		$32,492.00	
Appreciation of shares of other companies		851,250.00	
			883,742.00
			$4,615,308.20
Paid out in dividends			5,412,000.00
Deducted from surplus			$796,691.80

BULLION STATEMENT

Inventory, January 1, 1928:		
Solutions		$117,126.80
Slags, litharge, and miscellaneous		2,043.00
Total		$119,169.80
Values produced in 1928:		
Ore milled	$11,179,488.69	
Tailings loss	466,667.00	
		10,712,821.69
		$10,831,991.49
Inventory, December 31, 1928:		
Solutions		120,583.80
Slags, litharge, and miscellaneous		743.00
Precipitates held over		4,430.00
		$125,756.80
Bullion shipped and paid for during 1928		10,706,234.69
		$10,831,991.49

The yearly average costs are as follows:—

DISTRIBUTION OF GENERAL CHARGES

Account	Sundries	Labor	Stores	Total	Per ton ore milled
General miscellaneous charges and administration	.....	$328,277.20	$63,811.36	$392,088.56	$0.2205
Surface services	.....	48,834.59	31,246.61	80,081.20	.0450
Insurance	$13,738.11	.....	.....	13,738.11	.0077
Marketing bullion	40,394.40	.....	.....	40,394.40	.0227
Workmen's compensation	.....	287,743.96	.....	287,743.96	.1618
Milling charges	.....	528,433.49	798,279.15	1,326,712.64	.7460
Mining charges	.....	3,394,990.45	1,649,937.83	5,044,928.28	2.8366
Total charges	$54,132.51	$4,588,279.69	$2,543,274.95	$7,185,687.15	$4.0403

Employees

The average number of men employed during the year was 2,297, distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration	26	Operation	112	Mill and refinery	232
Development	417	Maintenance	187	Engineering staff	67
Production	1,083			Clerical staff	46
				Miscellaneous	127
Total	1,526	Total	299	Total	472

The Mill

Milling results were as follows:—

Ore milled ..... tons	1,778,470
Average value per ton	$6.28
Gross value	11,179,488.69
Deduct loss in tailings	466,667.00
Net value recovered	$10,712,821.69

Average tons per day	4,982
Per cent. of possible time run	87.0
Tons per 100 per cent. running time	5,726
Solution precipitated per ton ore	1.30
Value per ton in tailings	$0.26
Cyanide consumed per ton of ore ... lbs.	0.472
Zinc consumed per ton of ore ... lbs.	.055
Zinc consumed per ton of solution ... lbs.	.042
Lime consumed per ton of ore ... lbs.	2.438
Lead nitrate per ton of ore ... lbs.	.013
Average value of pregnant solution	$4.65

The Mine

The development progress during the year was as follows:—

Level	Shafts	Drifts	Cross-cuts	Raises	Diamond drilling	Timbering		Excavation
						Shafts	Stopes	
	feet	feet	feet	feet	feet	feet	feet	tons
Surface	...	...	...	...	843	...	...	...
100-foot	...	21	...	...	148	...	339	...
200-foot	...	4,454	2,486	...	15,794	...	1,532	...
300-foot	...	5,014	2,564	...	12,113	...	690	...
425-foot	...	3,296	363	113	8,670	...	529	...
550-foot	...	2,892	2,900	158	7,780	...	119	...
675-foot	...	3,157	1,787	23	4,100	...	823	...
800-foot	...	3,217	1,110	137	2,233	...	524	...
950-foot	...	1,919	500	242	4,088	...	292	...
1,100-foot	...	173	483	138	759	...	...	...
1,250-foot	...	1,028	679	...	890	...	604	...
1,400-foot	...	367	207	...	903	...	144	...
1,550-foot	...	1,830	1,784	166	1,286	...	284	...
1,700-foot	...	675	1,453	149	4,245	...	...	...
1,850-foot	...	1,197	2,806	50	2,475	...	200	...
2,000-foot	...	524	3,512	177	2,173	...	753	...
2,150-foot	...	2,264	3,959	...	3,893	...	254	134
2,300-foot	...	3,296	6,271	96	4,522	...	...	1,030
2,450-foot	...	2,496	6,199	...	3,043	...	...	648
2,600-foot	...	1,500	6,144	7	4,512	...	...	906
2,750-foot	110	385	5,435	7	3,346	138	...	752
2,900-foot	36	...	69	5	...	31	...	176
3,050-foot	134	...	...	186	...	184	...	1,688
3,200-foot	150	...	...	...	...	244	...	...
3,350-foot	150	...	...	...	809	150	...	390
3,500-foot	150	...	...	...	...	150	...	588
3,650-foot	150	...	...	...	...	150	...	...
3,800-foot	150	...	...	...	...	150	...	...
3,950-foot	150	...	409	...	...	150	...	...
4,100-foot	41	...	...	...	...	20	...	...
Total	1,221	39,705	51,120	1,654	88,625	1,367	7,087	6,312

The total sinking, drifting, crosscutting, and raising was 93,700 feet.

PRODUCTION

Level	Broken ore in mine, Jan. 1, 1928	Ore broken during 1928	Ore removed during 1928	Broken ore in mine, Dec. 31, 1928
	tons	tons	tons	tons
Above 100-foot	8,312	33,111	25,929	15,494
Above 200-foot	203,708	344,711	313,190	235,229
Above 300-foot	52,181	144,963	122,177	74,967
Above 425-foot	36,960	46,484	63,569	19,875
Above 550-foot	82,543	154,050	166,319	70,274
Above 675-foot	51,753	159,752	134,737	76,768
Above 800-foot	43,005	93,261	105,350	30,916
Above 950-foot	98,574	80,109	147,283	31,400
Above 1,100-foot	108,343	21,580	75,971	53,952
Above 1,250-foot	45,924	76,197	54,596	67,525
Above 1,400-foot	75,134	56,709	70,805	61,038
Above 1,550-foot	98,431	98,087	106,054	90,464
Above 1,700-foot	152,312	80,103	139,004	93,411
Above 1,850-foot	126,180	70,622	82,873	113,929
Above 2,000-foot	5,298	109,961	54,540	60,719
Above 2,150-foot	2,355	53,327	45,660	10,022
Above 2,300-foot	.....	36,079	30,247	5,832
Above 2,450-foot	.....	22,782	21,995	787
Above 2,600-foot	.....	14,038	13,978	60
Above 2,750-foot	.....	3,268	3,268	.....
Total	1,191,013	1,699,194	1,777,545	1,112,662

SUMMARY OF ORE RESERVES

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1928	Estimated gross value, Dec. 31, 1927
Veins over $10:				
97	102,134	$16.57	$1,691,931	$3,695,761
200	3,039	15.37	46,713	58,881
206	38,401	14.29	548,900	477,270
84	180,999	13.16	2,381,486	3,224,029
64	4,078	11.91	48,583	8,322
48	5,480	11.80	64,670	78,467
38	5,650	11.39	64,356	64,191
1	75,722	11.21	849,183	1,110,425
92	110,455	11.20	1,236,848	1,505,076
5	20,093	10.83	217,595	175,496
50	116,427	10.67	1,242,558	1,036,377
15	48,418	10.59	512,813	608,567
88	41,920	10.48	439,131	488,841
13	17,867	10.43	186,390	213,315
86	138,198	10.27	1,419,959	1,894,526
58	74,218	10.24	760,062	931,481
66	47,906	10.14	485,963	753,661
16	15,090	10.01	151,043	151,665
96	1,095	10.00	10,950	27,641
Total	1,047,190	$11.80	$12,359,134	$16,503,992
Veins, $10 to $8:				
114	209,670	$9.96	$2,088,721	$1,507,990
63	68,708	9.85	676,731	948,923
14	36,553	9.78	357,413	259,199
4	26,986	9.77	263,771	331,119
26	23,555	9.71	228,634	472,193
8	10,481	9.69	101,543	86,254
56	42,582	9.68	412,096	511,118
124	1,757	9.58	16,825	86,609

SUMMARY OF ORE RESERVES—*Continued*

Vein No.	Tons	Value per ton	Estimated gross value, Dec. 31, 1928	Estimated gross value, Dec. 31, 1927
Veins, $10 to $8—*Continued*:				
20	60,167	$9.53	$573,120	$263,164
59	46,324	9.52	441,130	600,054
2	91,366	9.52	869,374	1,063,585
65	95,939	9.48	909,927	815,896
85	287,662	9.48	2,727,739	3,207,431
91	168,708	9.34	1,575,695	1,814,454
47	24,391	9.26	225,943	124,148
101	77,854	9.13	710,969	962,403
55	279,883	9.08	2,541,194	3,293,560
37	16,646	9.00	149,822	103,296
93	32,978	9.00	296,697	.....
44	85,737	8.98	770,246	846,580
52	42,022	8.88	372,982	396,706
113	7,330	8.85	64,844	163,882
53	148,580	8.75	1,300,251	1,430,301
99	18,031	8.72	157,257	139,466
111	11,291	8.71	98,327	105,116
68	56,626	8.66	490,333	475,890
51	42,860	8.61	368,966	549,163
87	32,542	8.55	278,232	396,983
61	4,543	8.50	38,615	87,513
214	8,843	8.49	75,049	.....
54	104,773	8.46	885,920	980,823
19	5,467	8.45	46,196	276,656
9	32,969	8.37	275,920	443,077
21	5,044	8.31	41,916	248,024
12	178,649	8.12	1,451,096	1,792,928
Total	2,387,517	$9.17	$21,883,494	$24,784,504
Veins, $8 to $6:				
39	3,787	$7.89	$29,895	$29,879
177	30,063	7.88	236,842	66,029
112	39	7.87	307	41,054
33	63,848	7.82	499,042	775,443
107	312,753	7.75	2,424,072	2 584,593
95	172,160	7.48	1,288,437	1,332,292
17	8,748	7.43	65,007	316,672
226	12,542	7.39	92,660	139,685
150	5,364	7.35	39,426	39,426
82	5,882	7.20	42,350	42,059
115	13,947	7.02	97,915	113,064
10	15,793	6.94	109,628	161 626
220	17,663	6.93	122,437	45,962
3	12,596	6.84	86,149	86,614
67	20,705	6.82	141,148	114,645
18	28,433	6.68	189,932	.....
218	10,375	6.54	67,889	.....
7	9,183	6.50	59,727	61,574
153	3,692	6.48	23,924	99,789
224	5,128	6.43	32,994	37,088
Total	752,701	$7.51	$5,649,781	$6,087,494
Total ore reserves	4,187,408	$9.53	$39,892,409	$47,375,990
Drift bottoms and pillars	.....	.....	.....	1,099,993
Surface outcrops	33,720	6.87	231,620	348,000
Probable ore under $6	2,336,194	4.75	11,086,206	11,401,556
Total	6,557,322	$7.81	$51,210,235	$60,225,539

There is a notable change in the stoping method gradually taking place at the mine, especially since the back-filling in the older sections has been completed, allowing waste filling for slice and fill stopes.

Filling, consisting of sand and gravel from the "gravel claims" and waste from development, has been placed in open stopes and slice and fill stopes at the rate of 3,500 to 4,000 tons daily for the last two years.

Operations in shafts have been reduced to four main ones, namely: Central, depth 3,160 feet, used for hoisting ore and waste in four compartments and men in one compartment; Main and No. 11, depth 2,750 feet, used for men and materials; Schumacher, depth, 3,950 feet, used for hoisting development rock from the eastern section of the mine to the 2,750-foot level and men and materials to surface.

In general comment the manager makes the following statements:

Hollinger.—During the year under review development has been actively carried on below the 2,000-foot level and discloses most of the veins in place, but with reduced values, which is further reflected in the decreased total of our reserves, as indicated in the body of the report.

The Schumacher shaft was sunk to the 3,950-foot level, where 250 feet of crosscutting has been completed. A vein of satisfactory value is indicated by diamond-drilling, about 200 feet south of the shaft.

Some promising veins, the importance of which has not been determined yet, have also been disclosed in other sections of the mine, as a result of the development work carried on, notably on the 2,600-foot level.

Kamiskotia.—The exploration of this property was completed during the latter part of April, and since has been temporarily closed down until railway facilities are available. Meantime some test shipments have been made with a view to determining the best method of treating the ore and the type of concentrator to be erected, so that there will be no delay when transportation has been provided. Estimates of ore, based on copper at 14½ cents per pound, are enumerated below. At current prices the figures are very materially augmented:—

Tonnage	1,000,000
Gross value, copper only	$8,700,000.00

In the president's letter to the shareholders, the following statement regarding Kamiskotia is made:—

Your directors have taken up with the provincial government the question of the extension of the Temiskaming and Northern Ontario railway through the Kamiskotia district so as to enable the property of this company, as well as other properties, to be opened up, and the government now has the matter under consideration. The building of a railway will not only serve a promising new mining area, but should prove of value as a colonization road. Your directors look for a favourable decision, and once a railway is assured they are prepared to build a concentrator and resume active operations on your Kamiskotia property.

Early in the new year C. G. Williams and Victor Emery resigned their positions as general superintendent and mine superintendent to enter consulting practice. Arthur Young is now mine superintendent, and E. L. Longmore is mill superintendent.

Howey Gold Mines, Limited

This company has an authorized capital of $5,000,000, divided into shares of $1 par value each. The officers of the company are: J. E. Hammell, president; W. S. Cherry, vice-president; G. M. Huycke, secretary; R. T. Birks, treasurer; H. G. Young, manager. The directors of the company are: J. E. Hammell, W. S. Cherry, A. Wende, R. T. Birks, G. E. Eastwood, H. C. Mockridge, and H. E. Strickland. The head office of the company is at 801 Dominion Bank Building, Toronto. The address of the mine is Red Lake, via Sioux Lookout, Ont.

The company's holdings lie at the southeast corner of the lower part of Red lake and include the following claims situated in Dome and Heyson town-

ships, district of Kenora (Patricia portion): K. 740-43, 1,400-406, 1,364-72, 1,397-99, and 867. These claims lie directly north of Favel on the Canadian National railway.

Hudson, a station on the Canadian National railway (mileage 1,132.7 from Montreal), is the starting point for power-boat lines which take travellers, without change, to Goldpines (Pine Ridge) at the west end of Lac Seul; from there smaller boats are used down the English river, the Mattawa river, Pakwash lake, Gull Rock lake, Keg lake, and the Chukuni river into Red lake. From Hudson to Goldpines the distance is 115 miles, and from Goldpines to Red lake, 60 miles.

A scow in the approach of one of the marine railways on the route to Red lake.

In winter there is a well-travelled road to Goldpines from Hudson, cutting off a part of the lower water route and making the distance 78 miles. Another route leads from Sunstrum, another station at mileage 1,152.7 on the Canadian National railway, to Goldpines. The rest of the winter route to Red lake follows very much the line of the summer route over the lakes.

Summer or winter there is excellent air service provided by the Western Canada Airways, with a base at Hudson, from which point Red lake can be reached in about an hour and a half. The journey by water requires two whole days.

Early in the spring of 1929 the Government constructed four marine railways at the portages along the route to Red lake, at an estimated cost of $50,000, half of which was paid by the mines of the district. This allows small scows to go direct from Lac Seul to Red lake without unloading.

Development

The following statements on development work accomplished and ore chutes developed are taken from the report of the manager, of April 10, 1929.

	Shafts and stations	Drifts	Crosscuts	Diamond-drilling	
				Surface	Underground
	feet	feet	feet	feet	feet
Accomplished during 1928	.....	6,009.7	4,305.8	3,852	2,019
Accomplished during 1927	626.1	855.7	863.2	.....	.....
Total	626.1	6,865.4	5,169	3,852	2,019

The total to date is; shafts, stations, and lateral work, 12,660.5 linear feet; diamond-drilling, 5,871 linear feet. The total expenditure on this account for the year amounted to $258,288.34.

The above work is about equally distributed over the four levels of the mine and has opened approximately 1,500 linear feet of vein structure from the west Boundary to the east, with the following economic results:—

Level	Length	Width	Assay
	feet	feet	
125-foot	1,087	19.2	$7.13
250-foot	426	14.6	7.00
375-foot	537	7	6.54
500-foot	714	18.6	8.33
Total	2,764	.....	.....

The total length of ore for the four levels of the mine is 2,764 linear feet of an average width of 16 feet and an average grade of $7.25 in gold per ton.

It is safe to say that the average width for the whole mine as now reported at 16 feet will eventually be materially increased. There is also the possibility that when the ore body is completely opened up for production, the average grade for the mine will show improvement.

Diamond-Drilling

During the year we performed 5,871 linear feet of drilling; 2,019 linear feet of this was done underground in the ore zone to assist development, and 3,852 linear feet from the surface as exploration. The exploration drilling has proven favourable structure and geology for 1,800 feet east of our present development faces on the main vein. It also gave us an intersection, 10 feet in width, of $10 ore 500 feet east of present development faces, with several other holes showing encouraging values over fair widths. We also drilled two holes on a parallel vein 1,000 feet north of our No. 1 vein and encountered low but encouraging values in gold. On the 500-foot level we have crosscut towards this vein and are, at the present time, within 150 feet of intersecting it.

The total expenditure in this account for the year was $19,576.04.

Power

We are pleased to report that we have entered into an agreement with the Ontario Hydro-Electric Commission for 2,000 h.p. of electrical energy at the price of $25 per h.p. at their plant at Ear Falls. Your company is to build the transmission line, of about 45 miles, to the property at an estimated cost of approximately $200,000. The estimated cost of power delivered at the mine will be $32.50 per h.p. The Hydro-Electric Commission will proceed at once with the development of 5,000 h.p. at Ear Falls, and this power will be available in about a year from this date.

Mill

Our engineers have about finished metallurgical tests on our ore, and we are pleased to report that 95 to 98 per cent. of the gold can be recovered by grinding through 40 mesh. As most of the gold ores in Northern Ontario have to be ground through 200 mesh to recover the gold, it is evident that the Howey ore will respond to treatment of gold extraction with much less grinding and thus less power. Plans are being prepared now, and a milling plant of 500 tons daily capacity will be transported to the property and erected this year.

General

Our programme of development this year is to open up four new levels at 125-foot intervals between the 500- and 1,000-foot levels. We have just completed the station at the 750-foot level and expect to have shaft-sinking completed in June this year. We also will develop the North vein from the 500-foot level and the eastern section of No. 1 vein from this level, which gives good promise as based on diamond-drill results.

At the time of inspection the shaft had reached a depth of 1,070 feet, and the cutting of a shaft pocket at this depth was in progress. There were four

Truck and winch of the marine railway at Snake falls on the route to Red lake.

new levels broken off, and it was expected to start crosscutting to the vein shortly. The mill foundations were rapidly being placed, and supplies for construction were being landed regularly.

The mill, as now planned, is to have a capacity of 500 tons daily. It is so arranged that with slight additions it can be stepped up to 1,000 tons.

Interprovincial Exploration Company, Limited

Interprovincial Exploration Company, Limited, has a capital of 500,000 shares of no par value and 10,000 shares of preferred stock. The company owns 26 claims in Ben Nevis township, 6 in McVittie township, and 6 in McGarry township, district of Timiskaming. The officers of the company are: E. A. Robert, president; D. K. Goodfellow, secretary-treasurer; J. H. Cassidy, R. Beaudry, G. L. Wyer, P. J. Roche, and G. M. Pender, directors. C. A. Sheehan was mine manager. The mine closed down in May, 1929.

A shaft was sunk 346 feet on the Ben Nevis claims, and stations were cut on the 125-, 225-, and 325-foot levels. Crosscutting consisted of 34 feet on the 125-foot level, 480 feet on the 225-foot level, and 420 feet on the 325-foot level.

The following buildings were erected: power-house, 42 by 46 feet; blacksmith shop, 16 by 18 feet; pump-house, 12 by 14 feet; powder-house, 18 by 20 feet; three bunk-houses, 16 by 18 feet; two storehouses, 12 by 16 feet; office, 24 by 30 feet; stable, 20 by 30 feet; hay-shed, 16 by 20 feet; boat-house, 14 by 16 feet; and two storehouses at the lake, 12 by 16 feet. Nine miles of road was cut to connect with the Ossian Gold Mines road, and 5 miles of wagon road was built to connect with the boat route. The head office is at 437 St. James Street, Montreal, Que.

Jackson-Manion Mines, Limited

The Jackson-Manion Mines, Limited, is capitalized at $5,000,000 in shares of $1 par value; 2,500,000 shares have been issued.

The officers of the company are as follows: W. H. Russell, president; H. E. Harcourt, vice-president; H. Keefer, secretary; H. A. Currie, treasurer. W. J. Sheppard, J. B. Tudhope, Hon. J. D. Chaplin, Hon. R. J. Manion, and Hon. A. Turgeon are directors. The head office is located at 1507 Bank of Hamilton Building, Toronto.

The company is interested in 25 claims in the townships of Dent and Mitchell, Woman Lake area, district of Kenora (Patricia portion).

The Woman Lake area is accessible from the Canadian National railway by way of Hudson and Goldpines (Pine Ridge), the latter at the outlet of Lac Seul. Large motor boats navigate between these two points, a distance of 115 miles. From Goldpines there are two water routes, the most used of which is that down the English river to the mouth of the Chukuni, up the Chukuni to Pakwash (Shallow) lake, and Bruce lake to Trout Lake river, and up to Woman river, which is followed to Woman lake.

The area may be reached by air, the Western Canada Airways, Limited, maintaining an excellent passenger, mail, and express service. The trip from Hudson to Woman lake may be made in about an hour and thirty minutes by plane. The boat trip requires two days.

Active development was carried on throughout the year. The shaft reached a depth of 404 feet, with three levels, at the 125-, 250- and 375-foot horizons. To the end of March, 1929, the following work had been accomplished.

Level	Cross-cutting	Drifting		Raising	Diamond-drilling[1]
		North	South		
	feet	feet	feet	feet	feet
125-foot	80[2]	288	188	.....	.....
250-foot	161	279	95	95	295
375-foot	78	13	69	.....	582

[1]Surface diamond-drilling (to July 20, 1929), 4,900 feet.

[2]To and through the vein.

Work on the property was suspended early in August, 1929.

During the early months of 1929 a force of 65 men was maintained at the property under the superintendence of D. M. Thomson.

Jones-Porter Mines, Limited

This company is capitalized at $3,000,000, divided into shares of $1 each. There are 1,607,800 shares issued. The officers and directors are: A. J. Doane, president; M. H. McArthur, secretary-treasurer. William A. Porter, John Jones, L. L. Anthes, W. G. Harris, all of Toronto, and L. T. Burwash, of Ottawa, directors. The head office of the company is at 169 Yonge Street, Toronto.

The holdings of the company, in the southeastern portion of Deloro township, district of Cochrane, consist of 14 claims in a group. Gold was discovered on claim No. 10,800 in the summer of 1925.

Early in 1928 a shaft was put down 138 feet and a station cut at the 125-foot level. No further work underground has been done, but early in 1929 the plant of the old Croesus mine at Matheson was moved to the property and partially erected.

Kirkland Gold Belt Mines, Limited

Kirkland Gold Belt Mines, Limited, operated their property 5 miles east of Kirkland Lake, in the township of Lebel, district of Timiskaming, with a force of 25 men, from July, 1928, to July, 1929, when the mine closed down.

The officers and directors of the company are: John F. Bookser, president; George W. Morris, treasurer; Ray H. Bennett, Frank Waldeman, and M. C. Smith, directors. K. B. Heisey was consulting engineer, and the head office is at 510 Kent Building, Toronto.

During the period of operation the work was as follows: 2,000 feet of surface trenching and 300 feet of rock trenching and test-pitting. On a porphyry-trachyte contact, about 1,500 feet long, one section of continuous ore was uncovered, averaging $11.20 in gold and silver, over an average width of 54 inches and a length of 135 feet. A total of 2,000 feet of diamond-drilling was done with fair results. A three-compartment shaft was started early in 1929 and sunk to a depth of 250 feet, and about 200 feet of crosscutting was done on the 250-foot level.

Kirkland Hunton Mines, Limited

Kirkland Hunton Mines, Limited, operated their property, in the township of Teck, district of Timiskaming, during the first ten months of 1928, with a working force of 17 men. From November, 1928, to February, 1929, the work consisted of diamond-drilling only. The mine closed in March, 1929. Leo Erenhous is president; Simon N. Stein, vice-president; and W. B. McPherson, secretary. John McPhee is manager.

The following work was accomplished during 1928 and up to the time the mine closed.

Level	Drifting	Cross-cutting	Sinking	Raising	Slashing
	feet	feet	feet	feet	feet
125-foot	.....	.....	.....	55	.....
85-foot	.....	155	.....	.....	.....
375-foot	50	140	125	25	.....
500-foot	525	547	.....	45	40
675-foot	.....	.....	.....	20	25

Diamond-drilling, 1,667 feet.

Kirkland Lake Gold Mining Company, Limited

Kirkland Lake Gold Mining Company, Limited, has an authorized and issued capital of 5,000,000 shares of a par value of $1.

The directors of the company are: D. B. Hanna, J. B. Tyrrell, W. D. McPherson, K.C., R. G. O. Thomson, A. C. Matthews, A. M. McQueen, all of Toronto; J. A. Dalton, Kingston, Ont.; Cyrus A. Birge, Oakville, Ont.; and J. C. Haight, Waterloo, Ont.

The officers are: D. B. Hanna, president; J. B. Tyrrell, vice-president and managing director; and R. Graham, secretary.

During the year Wm. Sixt, formerly general superintendent, was made manager.

There are 105 men employed at the property, which is situated in the township of Teck, district of Timiskaming.

The following extracts are taken from the president's report for the fiscal year ended December 31, 1928:—

Reference was made in the 1927 annual report to the sinking of a winze from the 2,475-foot level, some 400 feet south of the main shaft. During 1928 sinking was continued, and at the present date the winze has been sunk to 3,405 feet and stations cut at the 2,600-, 2,725-, 2,850-, 2,975-, 3,100-, and 3,225-foot levels. Bodies of ore of varying lengths have been encountered east and west of the winze on the 2,600-, 2,725-, 2,850-, and 2,975-foot levels as far as these levels have been developed, and stoping on some of the levels is proceeding. On the 3,100-foot level a station and crosscut were driven, but no lateral work has yet been done. On the 3,225-foot level the station and main crosscut were completed, and the geological conditions on this level are considered the best for finding ore. As sinking continues, there are consistent evidences that your mine has the geological formations which carry with it every possibility for gold deposition and the formation of wide ore bodies.

Whilst the operations during the year, so far as mill production in gold is concerned, give a result somewhat lower in value compared with the previous year, it must not be assumed that the condition of the mine is in any sense less encouraging to your directors in so far as the ultimate expectation is concerned of reaching larger and more consistent ore bodies at depth.

During the year 57,883 tons were treated at the mill, producing $414,596.01, against a total expenditure of $383,319.27. In this item of cost there is included $140,120.81 for exploration and development, or $2.42 per ton on the total tonnage sent to the mill. The average recovery per ton of ore milled was $7.16. This figure is lower than it might have been, due to the company's policy of milling all ore encountered in the progress of development work where a gold return would produce a profit over the milling cost.

Capital expenditures during the year totalled $58,000, made up as follows:—

Additions to buildings	$2,700
New hoist and other underground equipment	37,155
Surface equipment, including 100 h.p. motor, steel sharpener, and oil tank	8,600
Mill equipment, including new filter plant	9,760

Notwithstanding the large expenditures on capital account, exploration, and increased development work, the net working capital at the close of the year was $226,192.51, represented by Dominion Government bonds, bullion, cash, and inventories.

Your attention is directed to the managing director's report, which covers in some detail the operations at the mine during 1928.

Your directors take this opportunity to express their appreciation to Mr. J. B. Tyrrell, Mr. Sixt, your mine manager, and the staff generally for loyal and efficient services during the year.

The following extracts are from the managing director's report:—

Development was continued energetically throughout the year.

The winze was sunk from 2,730 feet to 3,251 feet, and crosscuts were driven from the winze to the main vein on the 2,725-, 2,850-, and 2,975-foot levels, and stations have been cut at the 3,100- and 3,225-foot levels.

Drifting has been prosecuted on the various levels as follows: 2,475-foot, 151 feet; 2,600-foot, 597 feet; 2,725-foot, 1,103 feet; 2,850-foot, 647 feet; 2,975-foot, 422 feet. Stoping has been carried on, or at least begun, on all the levels down to the 2,725-foot level.

The mill ran steadily throughout the year, milling 57,883 tons with an average extraction of 86.6 per cent., yielding gold and silver to the value of $414,596.01. As far as I am able to learn, this extraction is about the same as the average from all the mines in the Kirkland Lake district. We are endeavouring to raise it, and in the last three months of the year we did raise it to 89.9

per cent. A much higher extraction is obtained from the ore in the Porcupine district in mills precisely similar to our own, but unfortunately the cause of our lower extraction and higher gold loss has not yet been definitely determined. When the character and peculiarities of the ore from all the mines of Kirkland Lake have been more carefully studied, and when the reasons for the great loss of gold have been discovered, we will have a much better chance of taking the proper measures to prevent that loss.

The cost per ton milled, exclusive of capital expenditure, but including all overhead charges, was as follows:—

Development and exploration	$2.42
Mining	2.53
Milling	1.69

During the year an Oliver filter was installed in the mill. A new drill-sharpener was placed in the steel-shop. A large electric hoist with double drums, 6 feet in diameter, and a capacity of hoisting 3,000 feet at a rate of 1,500 feet a minute, with motor, air-receiver, large wheels, etc., was installed in the chamber previously cut out at the top of the winze on the 2,475-foot level. Transformers were installed, and a heavy electric cable was carried down the shaft from the surface to the 2,475-foot level. We have, therefore, made provision for sinking continuously to a depth of 5,500 feet and mining and hoisting ore from that depth.

During the year's operation we have opened up bodies of good ore at the 2,600-, 2,725-, and 2,850-foot levels. At the 3,100- and 3,225-foot levels, the stations have been cut and the crosscuts towards the vein have been driven 40 and 15 feet, respectively.

On the 2,725-foot level, porphyry was encountered on the south wall of the vein. This porphyry extended farther and farther westward as we sank to lower levels, being almost as far west as the main crosscut on the 2,975-foot level. Below this level, porphyry was encountered in the winze, and it occurs in the crosscuts on the 3,100- and 3,225-foot levels, and in the bottom of the winze at 3,250 feet. This is the first time that a heavy body or tongue of porphyry has impinged against the fault vein in this mine. On the 2,725-foot level a dike of fine-grained diabase was also encountered 80 feet west of our eastern boundary. This is doubtless the downward extension of the diabase dike which outcrops on the surface 800 feet east of our eastern boundary, and which is therefore dipping westward.

At the 2,850-foot level, a diamond-drill hole was bored southward horizontally to a depth of 893 feet for the purpose of prospecting the Chaput-Hughes property. The bore-hole penetrated a low-grade vein, but no commercial ore was encountered.

During the year Mr. Wm. Sixt, has been promoted to the position of manager, and it is a pleasure to testify to the excellent work done by him, and by J. Dixon, the mill superintendent, P. J. Harris, the mine captain, and all the staff and men under them.

Kirkland Premier Mines, Limited

Kirkland Premier Mines, Limited, is a reorganization of Kirkland-Rand, Limited. J. T. Tebbutt is president, and W. R. Osborne, superintendent. The property is in the township of Teck, district of Timiskaming. The head office is at 637 Craig Street West, Montreal.

During the year 1928 and up to June, 1929, when the mine closed down, 1,500 feet of crosscutting and drifting and 70 feet of sinking were done. The average number of men employed was 20.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, has a capitalization of 2,000,000 shares of a par value of $1 each.

The executive officers are: Harry Oakes, president and managing director; W. H. Wright, vice-president; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary. The directors are: Harry Oakes, Louis Oakes, Albert Wende, Ernest Martin, and William H. Wright.

During 1928 an average of 480 men was employed at the mine and works under the general supervision of E. B. Knapp, Kirkland Lake, Ont.

The following extracts are taken from the fourteenth annual report of the company for the fiscal year ended June 30, 1929:—

During the year 367,015 tons of ore were treated, yielding bullion to the amount of $5,504,858.64. This shows an increase of 129,053 tons milled over last year, with a corresponding increase in bullion of $1,875,541.07.

TOTAL PRODUCTION AND DIVIDENDS SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1918

Period	Months	Tons milled	Bullion production	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918	9	14,948	$369,680.31	$100,000
Dec. 1, 1918, to Nov. 30, 1919	9	11,907	294,513.72	100,000
Dec. 1, 1919, to Nov. 30, 1920	12	18,889	483,701.93	80,000
Dec. 1, 1920, to Nov. 30, 1921	12	21,681	460,186.37	120,000
Dec. 1, 1921, to June 30, 1923	19	36,825	833,664.89	160,000
July 1, 1923, to June 30, 1924	12	24,223	578,242.59	160,000
July 1, 1924, to June 30, 1925	12	96,838	1,812,494.66	600,000
July 1, 1925, to June 30, 1926	12	125,676	2,235,184.40	700,000
July 1, 1926, to June 30, 1927	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929	12	367,015	5,504,858.64	2,000,000
Total	.....	.....	$19,306,892.93	$6,820,000

Mining and Development

During the year 526,284 tons of ore were broken. Of this amount 92,922 tons were from development and 433,362 from mining, of which 367,015 tons were hoisted and milled and the balance, 159,269 tons, added to the broken ore reserves, which now amount to 393,297 tons, valued at $6,524,797.23.

No. 3 shaft has been completed from the 1,000- to the 2,000-foot level, with stations cut at 200-foot intervals. Crosscuts connect this with No. 1 shaft on all levels to the 1,600-foot level.

A steel headframe for the No. 3 shaft is now on order, also a 12- by 8-foot hoist. An additional compressor unit is also being installed.

No. 2 vein has been opened up to the western boundary on the 1,200- and 1,400-foot levels, and on the 1,600-foot level the drift extends the entire length of the property. Approximately 600 feet of drifting has been done on this vein on the 1,800-foot level, with values slightly better than any level yet encountered. The vein has also been cut on the 2,000-foot level, and shows excellent widths and values.

As more information is now available on the 1,600-foot level than on any other level, careful attention has been given to an estimate of the ore reserves between this and the 1,400-foot level, which shows a value of $13,000,000.

DEVELOPMENT FOOTAGE FOR YEAR 1928

Level	Drifting	Crosscutting	Raising	Shaft-sinking	Ore passing	Winzes	Total footage	Diamond drilling	Box-holes	Station-cutting	Total cubic footage
	feet	feet	feet	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.
200-ft.	.....	6	.....	.....	.....	20	26	.....	.....	12,159	12,159
400-ft.	513	31	159	.....	.....	.....	703	.....	.....	.....	.....
600-ft.	544	25	180	.....	.....	.....	749	.....	.....	.....	.....
800-ft.	1,117	157	433	.....	.....	.....	1,707	491	3,372	.....	3,372
1,000-ft.	263	132	5,197	60	193	.....	5,845	182	21,800	20,000	41,800
1,200-ft.	3,233	306	850	186	.....	.....	4,575	1,264	7,600	20,377	27,977
1,400-ft.	2,408	270	1,425	199	.....	.....	4,302	1,413	14,800	12,200	27,000
1,600-ft.	2,478	560	263	273	.....	.....	3,574	3,620	.....	21,346	21,346
1,800-ft.	588	43	.....	145	.....	.....	776	.....	.....	29,781	29,781
2,000-ft.	.....	.....	.....	184	.....	.....	184	.....	.....	.....	.....
Total..	11,144	1,530	8,507	1,047	193	20	22,441	6,970	47,572	115,863	163,435

Summary of Ore and Waste Hoisted for the Year 1928

Level	Ore from development	Ore from mining	Waste
	tons	tons	tons
200-foot	200	.....	2,435
400-foot	2,973	16,239	17
600-foot	2,476	26,208	116
800-foot	10,067	120,309	163
1,000-foot	20,321	76,833	15,956
1,200-foot	23,378	11,735	12,390
1,400-foot	18,757	22,769	8,066
1,600-foot	11,586	.....	15,444
1,800-foot	3,078	.....	6,711
2,000-foot	86	.....	5,960
Total tonnage	92,922	274,093	67,258

Summary of Development and Exploration Work Since Beginning of Operations

	Feet
Drifting	38,335
Crosscutting	8,134
Raising	21,806
Sinking	4,462
Ore passing	1,754
Winze	245
Diamond-drilling	23,409
	Cu. ft.
Boxholing	166,011
Station-cutting	277,989
Sump	26,239

Milling

The mill operated very satisfactorily during the year, and results obtained through double filtration have been very gratifying. An additional ball and tube mill were installed during the latter part of the fiscal year, as well as a Symons cone crusher, filters, presses, and refinery equipment.

The increased tonnage opened up underground has made additional milling equipment necessary and three ball mills and six tube mills, together with the necessary tanks, filters, and other equipment, have been ordered and when installed will effect a material increase in milling capacity.

Costs

No special attempt has been made during the year to bring the cost per ton milled, as given below, to a minimum. The slightly high figures are favorably reflected in the amount of ore placed in sight and the development on the lower levels, as well as the increase in broken ore reserves.

	Total cost	Cost per ton
Development	$856,540.97	$2.34
Mining	947,169.03	2.58
Milling and refining	448,201.56	1.22
General and administrative expense	73,631.64	.20
Total	$2,325,543.20	$6.34
Depreciation	297,199.86	.81
Grand total	$2,622,743.06	$7.15

General

The most interesting item of the year's work was the opening up of a vein system parallel to No. 2 vein, which has been proven to exist from the 200- to the 1,600-foot levels. This will compare favourably in grade to No. 2 vein, and is known to extend from our western boundary east to a point near the Wright-Hargreaves line.

The problem of mine backfilling has already been considered, and gravel claims to the east have been secured. Preliminary work, preparatory to handling daily tonnage of material from these claims, is now in progress.

New shops of fireproof construction are now being erected. Plans for a new office building have been completed, and construction is now under way.

McIntyre-Porcupine Mines, Limited

The authorized capital of this company is $4,000,000, divided into 800,000 shares of a par value of $5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer; R. J. Ennis, general manager. The directors are: J. P. Bickell, Toronto; W. J. Sheppard, Waubaushene; J. B. Tudhope, Orillia; Jos. Errington, Toronto; and D. H. McDougall, Stellarton, N.S.

The mines and plant are at Schumacher in the township of Tisdale, district of Cochrane. The head office of the company is at Schumacher, Ont., and the executive offices at the Standard Bank Building, Toronto.

The following information is taken from the seventeenth annual report of the company, for the fiscal year ending March 31, 1929:—

ASSETS

Current Assets:			
Cash in banks and on hand		$2,773.06	
Bullion in transit		191,125.19	
Special bank deposit		1,300,000.00	
Dominion of Canada bonds (par value, $1,000,000)		996,500.00	
Canadian National Ry. bonds (par value, $250,000)		244,375.00	
Accounts receivable		14,032.07	
Interest receivable		24,611.51	
Supplies on hand at cost		257,198.32	
			$3,030,615.15
Investments:			
Blue Diamond Coal Co., Ltd., and Canadian Coal Fields, Ltd		$354,992.23	
Advances to subsidiary company		590,000.00	
Other investments		35,001.00	
			979,993.23
Fixed Assets:			
Mining properties		$4,194,338.97	
Plant and equipment, April 1, 1928	$3,499,107.71		
Net additions this year	51,879.13		
		3,550,986.84	
			7,745,325.81
Deferred Charges:			
Development undistributed, outside properties		$79,900.43	
Operating and administrative prepayments		24,286.86	
			104,187.29
			$11,860,121.48

LIABILITIES

Current Liabilities:			
Payrolls payable		$59,962.86	
Accounts payable		102,603.03	
Provision for municipal, provincial, and Dominion taxes		158,733.63	
Provision for sundry liabilities		15,929.58	
			$337,229.10
Reserves:			
General reserve		$400,000.00	
Reserve for depreciation of plant and equipment		3,323,355.90	
			3,723,355.90
Capital Liabilities:			
Capital stock authorized, 800,000 shares at $5 par value	$4,000,000.00		
Capital stock issued, 798,000 shares at $5 par value			3,990,000.00
Surplus			3,809,536.48
			$11,860,121.48

The profit and loss statement is as follows:—

Earnings:			
Bullion recovery			$4,212,624.82
Operating Costs:			
Mining and developing	$1,626,125.43		
Crushing and conveying	73,483.19		
Milling	372,347.88		
Miscellaneous camp costs	64,336.62		
		$2,136,293.12	
Administrative and General Expense:			
Management and general expense, mine	$83,805.52		
Administrative and general expense, Toronto office	81,224.56		
Transfer, registrar, stock issue, and dividend expense	8,127.75		
Insurance	15,461.50		
		188,619.33	
Total operating costs, before providing for taxes and depreciation			2,324,912.45
Operating profits, before providing for taxes and depreciation			$1,887,712.37
Non-Operating Revenues:			
Interest and discounts earned		$125,365.61	
Miscellaneous earnings		5,390.02	
			130,755.63
			$2,018,468.00
Appropriations:			
Provision for municipal, provincial, and Dominion taxes for current year			115,154.34
Net profit for the year, before depreciation provision, transferred to surplus account			$1,903,313.66

The following is the surplus account:—

Surplus as at April 1, 1928			$3,563,555.16
Add net profit, year ending March 31, 1929, before providing for depreciation			1,903,313.66
Sundry adjustments			3,688.37
			$5,470,557.19
Deduct:			
Dividend No. 38, June 1, 1928		$199,500.00	
Dividend No. 39, Sept. 1, 1928		199,500.00	
Dividend No. 40, Dec. 1, 1928		199,500.00	
Dividend No. 41, Mar. 1, 1929		199,500.00	
		$798,000.00	
Development undistributed, written off		230,960.40	
Provision for depreciation, buildings and equipment		355,098.68	
Workmen's compensation special assessment for 1927 re silicosis		25,948.66	
Amount transferred to general reserve		251,012.97	
			1,661,020.71
Surplus as at March 31, 1929			$3,809,536.48

The following data are taken from the report of the general manager covering operations for the fiscal year ending March 31, 1929.

PRODUCTION

Ore treated.....tons	538,165
Value per ton	$8.24
Gross value	4,433,378.00
Bullion recovered	4,212,624.82
Bullion recovered per ton	7.83
Bullion contained:	
Gold, 202,421.039 fine ounces	$4,184,413.92
Silver, 49,081,790 fine ounces	28,210.90
Total	$4,212,624.82

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912	12	14,500	$7.00	$101,555.16	$5.25	$76,166.38
1913	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14 to Mar. 31, '15	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15 to Mar. 31, '16	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16 to June 30, '17	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17 to June 30, '18	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18 to June 30, '19	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19 to June 30, '20	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20 to June 30, '21	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21 to June 30, '22	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22 to June 30, '23	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23 to June 30, '24	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24 to June 30, '25	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25 to June 30, '26	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26 to Mar. 31, '27	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27 to Mar. 31, '28	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28 to Mar. 31, '29	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Total	.....	4,252,078	$9.20	$39,126,708.27	$8.71	$37,022,322.46

MINING

	Tons
Ore broken in stopes	398,556
Ore from development	53,810
Total	452,366
Ore hoisted	537,147
Waste hoisted	50,769
Total	587,916
Waste used as back-fill	99,538

Broken ore reserves now stand at 209,680 tons, valued at $8.05 per ton, 84,984 tons less than shown at the end of the preceding year. This reduction is the result of our more general adoption of either the timbered or the cut-and-fill methods of stoping. During the year 40 per cent. of the ore extracted was produced by either of the last-mentioned methods. It is satisfactory to note in this connection that the grade of the ore thus mined closely approximates the estimated value as determined by channel sampling. This improved method is being applied as rapidly as arrangements can be made for supplying waste fill.

Summary of Ore Hoisted, 1928-1929

Level	Tons	Assay	Value
500-foot	2,967	$7.75	$22,935
600-foot	6,828	4.15	28,342
1,000-foot	8,930	13.25	118,324
1,125-foot	13,761	5.80	79,833
1,250-foot	15,502	6.85	114,126
1,375-foot	14,182	5.55	78,743
1,500-foot	5,953	5.25	31,303
1,625-foot	9,893	10.35	102,475
1,750-foot	33,979	6.30	214,553
1,875-foot	119,142	7.40	885,108
2,000-foot	84,079	8.80	742,380
2,125-foot	36,585	7.40	271,811
2,250-foot	47,977	6.35	304,482
2,375-foot	46,675	7.65	356,295
2,500-foot	80,376	10.20	820,068
2,625-foot	399	7.05	2,819
2,750-foot	32	16.80	538
2,875-foot	2,963	6.00	17,797
3,375-foot	4,247	3.25	13,752
3,500-foot	2,001	3.35	6,710
3,625-foot	207	4.40	914
3,875-foot	469	3.55	1,678
Total	537,147	$7.85	$4,214,986

Development

Development work performed during the year amounted to 34,371 feet, an increase of 7,834 feet over the preceding year. This work included 18,216 feet of drifts, of which 2,216 feet was on line and 16,000 feet in vein material; 6,180 feet was in ore of an average grade of $8.05 per ton over drift width.

No. 3 Vein.—Stopes produced 65,053 tons of an average grade of $8.60 per ton. From the 1,625- to the 2,250-foot levels, 4,240 feet of drifting was done, of which 1,639 feet was in ore of $7.90 grade over drift width.

No. 5. Vein.—Stopes produced 26,803 tons of $7.70 ore. On the 500-, 600-, and 1,625-foot levels short lenses of ore averaging $7.70 per ton have been developed.

No. 7 Vein.—Stopes produced 172,298 tons of ore of an average grade of $9.60. On the 2,500-foot level, 833 feet of drifts opened up 410 feet of ore of $9.70 grade over drift width.

No. 8 Vein.—Stopes produced 30,610 tons of ore with an average grade of $6.20. No development work was done on this vein during the year.

No. 9 Vein.—Production from stopes was 48,504 tons of ore with an average value of $8.70 per ton. No development work was done on this vein during the year.

No. 10 Vein.—Stopes in the western section of this vein produced 91,130 tons averaging $5.40 per ton. This vein is a quartz type of ore body containing patches of high-grade ore. Muck samples show 20 per cent. higher results than channel samples. On the 2,250- and 2,375-foot levels, 1,208 feet of drifts developed 507 feet of $8 ore. No work was done on the eastern or higher grade section of this vein, mentioned in last year's report, which lies south and east of No. 11 shaft.

No. 12 Vein.—No work was done on this vein during the year.

No. 13 Vein.—Stopes are just being cut out on this vein and so far there has been produced 14,472 tons of $12 ore. On the 2,000-, 2,250-, 2,375-, 2,875-, 3,375-, and 3,875-foot levels, 2,163 feet of drifting developed 1,025 feet of ore with an average value of $10.10 over drift width. Good ore is indicated in this vein form the 1,875- to the 3,875-foot levels and is only partially developed on the above-mentioned levels.

No. 14 Vein.—Stopes have just been started on this vein and to date it has produced 13,616 tons of $8.30 ore. Development work on the 1,750-, 1,875-, 2,375-, 2,875-, and 3,375-foot levels amounted to 4,453 feet, of which 1,571 feet was in ore of $6.70 grade over drift width. A much better grade of ore is indicated by diamond-drilling from the 1,625- to the 3,750-foot horizon, but this ore body is only partially developed on the above-mentioned levels. On the 3,625-foot level, "C" crosscut driven south from No. 11 shaft exposed 39 feet of ore averaging $9.60 per ton. The ore is of a heavy sulphide type usually favourable on this property to the development of extensive ore bodies.

No. 16 Vein.—Stopes produced 15,979 tons of $10.40 ore. Development on the 2,125-, 2,250-, and 2,375-foot levels amounted to 1,017 feet, of which 300 feet was in ore of $7 grade.

No. 11 Shaft.—Development work at No. 11 shaft was confined to crosscuts to the ore zone and drifts in No. 3, 13, and 14 vein systems, with good results so far on the 1,625-, 1,750-, 1,875-, 2,000-, 2,250-, 2,375-, 2,875-, 3,375-, 3,550-, and 3,625-foot levels. Where the crosscut south on the 3,750-foot level intersected breaks corresponding to the probable positions of veins Nos. 13 and 14, values were low. No drifting has yet been done off the crosscut, but when commenced ore bodies should be developed as indicated by results obtained on the 3,625-foot level. On the 3,875-foot level work was concentrated on drives to the southwest and northeast through the basic schist and parallel to the vein systems. The drive to the southeast (D1) was advanced 2,400 feet, or to within 1,000 feet of the west property line. The northeast drive (D2) was advanced 1,800 feet, or to within 1,900 feet of the east property line.

In the basic schist area a small amount of crosscutting and diamond-drilling from the main drives has been accomplished, and to date four veins other than the ones cut by the original crosscut have been definitely located. Drill intersections have varied from less than commercial grade to well over mine average. However, the work accomplished to date is so small in comparison with the area to be explored that no general and definite statement can safely be offered at this time other than the fact that the basic schist area on this horizon is greater than upon any upper horizon, and that it is similar in its characteristics and in its relationship to the porphyry.

The main drives will be continued to the east and west boundary lines.

Connections on all haulage levels have been made with No. 11 shaft, and an ore pass has been completed from the loading station below the 3,875- to the 1,625-foot level. The shaft is now ready to handle ore from all parts of the mine, and mill tonnage will move through it about July 1, 1929. This will provide an opportunity to replace timber in No. 6 shaft which has been in continuous operation since 1912.

ORE RESERVES BY CLAIMS, 1928-1929

	Tons	Assay	Value
McIntyre claims	724,393	$7.15	$5,177,780
McIntyre Extension claims	173,002	9.05	1,568,661
Jupiter claims	816,425	8.55	6,978,253
Plenaurum claims	102,779	7.50	767,108
	1,816,599	8.00	14,491,802
Broken ore	209,680	8.05	1,687,403
Total	2,026,279	8.00	$16,179,205

SUMMARY OF DEVELOPMENT AND EXPLORATION YEAR 1928-1929

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.	feet	cu. ft.	feet
1	2,043	635	192	...	...	3,843	...	...	2,870	3,843	2,234
2	1,630	884	317	...	...	...	...	...	2,831	...	2,048
3	1,753	619	264	...	...	...	...	...	2,636	...	2,062
4	1,585	1,053	267	...	...	...	...	...	2,905	...	1,981
5	1,928	1,019	201	...	...	...	...	...	3,148	...	2,238
6	1,248	1,318	255	...	...	...	...	...	2,821	...	1,689
7	1,364	1,216	309	...	...	...	...	...	2,889	...	1,740
8	1,348.5	1,298	262.5	...	...	...	...	...	2,909	...	1,915
9	1,068	1,277	290.5	...	...	...	...	...	2,635.5	...	2,278
10	1,344	1,380	349	...	...	...	...	...	3,073	...	2,433
11	1,418	1,093	390	...	...	...	...	...	2,901	...	2,330
12	1,487	909	357	...	...	11,100	...	...	2,753	11,100	2,546
Total	18,216.5	12,701	3,454	...	...	14,943	...	...	34,371.5	14,943	25,494
Previous years	112,013.8	52,449.3	10,856.4	597.7	12,619.9	607,977	36,823	139,699	188,519.1	784,499	186,550.5
Total	130,230.3	65,150.3	14,310.4	597.7	12,619.9	622,920	36,823	139,699	222,890.6	799,442	212,044.5

Operating Costs

	Total	Per ton milled
Mining:		
Exploration	$43,492.04	$0.0808
Development	375,063.73	.6970
Breaking and stoping	1,196,390.33	2.2230
Examination of prospects	11,179.33	.0208
Total mining costs	$1,626,125.43	$3.0216
Crushing and transporation	$73,483.19	$0.1365
Milling	372,347.88	.6919
Heating and maintenance—buildings and camps	56,279.70	.1046
Mercantile store and welfare expenses	8,056.92	.0150
Bullion marketing and general expense—mine office	83,805.52	.1557
Administration and general expense—Toronto office	89,352.31	.1660
Insurance—general	15,461.50	.0287
Total	$2,324,912.45	$4.3200

Analysis of Mining Costs per Ton Milled

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps	Total cost	Cost per ton
Labour	$580,256.45	$120,295.90	$90,654.81	$29,107.33	$560.54	$820,875.03	$1.5253
Explosives	77,764.41	61,750.43	35,508.28	9,922.35	103.08	185,048.55	.3439
Supplies	48,443.38	18,908.08	19,226.14	8,732.25	206.43	95,516.28	.1775
Power	38,746.13	11,127.27	4,563.07	3,933.96	47.22	58,417.65	.1085
Timbering	136,501.28	.....	133.72	377.59	97.10	137,109.69	.2548
Shaft repairs	5,612.77	.....	.....	.....	.....	5,612.77	.0104
Back-filling	45,459.27	.....	.....	.....	.....	45,459.27	.0845
Steel-sharpening	24,039.57	17,306.40	11,928.87	3,014.47	52.12	56,341.43	.1047
Drill repairs	11,496.26	5,193.87	3,583.50	1,723.35	56.06	22,053.04	.0410
Surveying and Engineering	18,586.79	5,343.56	3,255.73	2,652.54	50.79	29,889.41	.0555
Sampling and Assaying	32,125.98	4,436.67	3,903.90	2,916.95	.....	43,383.50	.0806
Pumping	7,738.81	1,422.28	1,051.34	117.75	.....	10,330.18	.0192
Ventilating	4,053.24	3,014.71	5,278.31	1,699.85	36.55	14,082.66	.0262
Tramming	69,669.06	21,324.82	12,722.30	3,774.34	45.86	107,536.38	.1998
Surface tramming	.....	1,034.15	3,505.37	2,199.85	57.70	6,797.07	.0126
Hoisting	95,896.93	23,194.25	25,398.27	17,448.94	443.91	162,382.30	.3017
Total	$1,196,390.33	$294,352.39	$220,713.61	$87,621.52	$1,757.36	$1,800,835.21	$3.3462
Less: Charged to undistributed development	.....	.....	147,548.26	80,075.53	1,757.36	229,381.15	.4262
	$1,196,390.33	$294,352.39	$73,165.35	$7,545.99	.....	$1,571,454.06	$2.9200
Exploration	.....	.....	.....	.....	.....	43,492.04	.0808
						$1,614,946.10	$3.0008
Examination of Prospects	.....	.....	.....	.....	.....	11,179.33	.0208
Total	.....	.....	.....	.....	.....	$1,626,125.43	$3.0216
Unit cost per ton	$2.2230	$0.5470	$0.1360	$0.0140	.....	.....	.....

MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Cost per ton
Ball milling	$9,200.06	$23,358.61	$396.30	$12,496.37	$45,451.34	$0.0845
Tube milling	6,845.14	49,718.23	1,215.00	30,485.39	88,263.76	.1640
Classification	7,630.54	3,017.20	516.90	3,645.09	14,809.73	.0275
Pumping and elevating	5,976.20	5,604.11	521.40	4,054.93	16,156.64	.0300
Agitation	5,976.20	1,869.93	396.70	5,863.97	14,106.80	.0262
Thickening	5,976.20	2,556.10	871.50	2,142.67	11,546.47	.0215
Clarification	9,979.83	1,590.80	113.50	1,647.56	13,331.69	.0248
Precipitation	6,019.88	12,403.04	280.30	2,006.14	20,709.36	.0385
Re-agents	.....	68,978.41	.....	.....	68,978.41	.1282
Filtration	14,904.73	4,388.75	928.80	3,452.87	23,675.15	.0440
Refining and assaying	16,512.01	7,334.00	62.70	512.24	24,420.95	.0454
Heating	.....	6,767.07	78.70	.....	6,845.77	.0127
Tailings disposal	5,003.50	11,641.06	3,878.17	2,415.73	22,938.46	.0426
Mill alterations	.....	806.35	307.00	.....	1,113.35	.0020
Total	$94,024.29	$200,033.66	$9,566.97	$68,722.96	$372,347.88	$0.6919

The mill operated to full capacity with improved metallurgical results and lower costs.

ADDITIONS TO PLANT, BUILDINGS, AND EQUIPMENT

Milling and crusher plants	$11,824.16
Workshops and equipment	3,820.29
Surface transportation equipment	9,093.97
Surveying instruments and office equipment	390.76
General buildings and dwellings	13,774.05
Hoisting equipment	4,414.91
Surface thawing equipment	3,455.52
Heating plant, No. 11 shaft	16,495.47
Surface water mains	1,665.68
Underground haulage equipment	29,761.16
Sundry underground equipment	25,397.40
Toronto office	5,491.14
	$125,584.51
Less construction incomplete, March 31, 1928	69,494.94
	$56,089.57
Add construction incomplete, March 31, 1929	102,084.19
	$158,173.76
Less equipment and buildings, sold or demolished	106,294.63
	$51,879.13

Under "General Remarks" the manager makes the following statement:—

Operations have been carried along without interruption and under favourable conditions throughout the year. The outstanding feature of the year's development was the locating and opening up of vein systems Nos. 13 and 14. These ore bodies are favourably located as regards formation and structure. They have already been traced from the 1,625- to the 3,875-foot levels, and promise production comparable with Nos. 5 and 7 veins, which up to this time have been our most important producers.

D. E. Keeley is mine superintendent and J. J. Denny is mill superintendent. During the year the average number of men on the payroll was 818.

McMillan Gold Mines, Limited

The head office of the McMillan Gold Mines, Limited, is in Sudbury and the officers and directors are as follows: J. H. Banks, 511 Fifth Avenue, New York, president; G. A. Foot, Sudbury, Ont., vice-president; C. B. Goldsborough,

secretary-treasurer; E. J. McMillan, F. C. Fraser, Geo. Arents, Jr., R. L. Patterson, Jos. Errington, W. J. Galligan, directors.

Throughout 1928-29 the company continued to develop the gold property in Mongowin township, district of Sudbury. The holdings consist of 36 claims, with the shaft and mine buildings on claim No. 6,225.

The only addition to the surface plant since the publication of our last report is a blacksmith shop, containing an oil forge and a steel-sharpener.

The president's report for the year ending December 31, 1928, sets forth the following development work:—

325-Foot Level:	Feet
Crosscutting from shaft	28
Drifting east of shaft	737
Drifting west of shaft	362
Crosscutting east of shaft	468
Crosscutting west of shaft	68
525-Foot Level:	
Drifting east of shaft	1,278
Crosscutting east of shaft	442

Summary of Work to December 31, 1928

	Feet
Diamond-drilling	2,350
Sinking	550
Crosscutting	1,300
Drifting	2,413

In summarizing the results obtained, the president states in part:—

The greater part of the work has been within the area between the shaft and the diabase intrusion some 400 feet east. Within this area the ore sections on the 325-foot level have given assays averaging $9.30 for a total length of 282 feet, and on the 525-foot level $10.45 for a total length of 267 feet. The average assay for both levels would be $9.90, the average total length 275 feet, and the average width 40.2 inches. This does not include the wide ore body on the 525-foot level on which more work must be done, or the portions of No. 2 Pit vein not yet opened up.

The work done outside the above area is confined chiefly to the drifting west of the shaft on the 325-foot level and the drifting through east of the diabase intrusion on the 525-foot level. This considerable amount of drifting, with comparatively little crosscutting, has been in part to prepare the way for diamond-drilling to the south and for further crosscutting later. These sections west of the shaft and east of the diabase are as yet but partially explored.

The drifting east of the diabase has picked up an ore body which has not yet been fully exposed.

In June, 1929, Percy E. Hopkins, who had recently examined the property, reported that ore zones on the 325-foot level have an average gold content of $7.33 per ton. The zones have a length of 245 feet, with an average width of 34.9 inches. Two zones on the 525-foot level, having a length of 213 feet and an average width of 43.9 inches, gave values averaging $7.93 per ton in gold.

E. J. McMillan is in charge of the property.

March Gold, Limited

This company has an authorized capitalization of $1,500,000, divided into shares of $1 par value each. The shares formerly had a par value of 10 cents, but the change was ratified at a meeting of shareholders held June 15, 1927. The parent company in the United States has a capitalization of $3,500,000, divided into shares of $1 par value each.

The officers of the company are: Henry Kobler, president; B. C. Conderman, vice-president; Samuel B. Darlich, secretary; F. J. C. Bull, treasurer; Bernard N. Hyman, chairman of the board. Jos. T. Baldwin is manager at the property. The directors of the company are: Bernard N. Hyman, Henry Kobler, Samuel B.

Darlich, Geo. R. Feine, F. J. C. Bull, Charles J. Schmidt, Henry Tiedt, Gustave Loesch, and Jacob Schwingel, all of Buffalo, N.Y., and B. C. Conderman of Hornell, N.Y. The head office of the company is at 402 Wallbridge Building, Buffalo, N.Y., and the mine office address is Box 533, South Porcupine, Ont.

The company owns five claims in the township of Deloro, district of Cochrane. These claims comprise H.R. 823, H.R. 833, and H.R. 900 of the original March group and the Maidens-McDonald group, H.R. 832 and H.R. 926, purchased from the Coniagas Mines, Limited.

There are five shafts sunk on the property, No. 1 situated on H.R. 823 being the first sunk by the March Gold, Limited, to a depth of 800 feet. No work has been done through this shaft for several years. No. 2, an incline, 60° N., is sunk on H.R. 833 to a depth of 190 feet and is connected at the 170-foot level with No. 3, a vertical, three-compartment shaft located on H.R. 833.

An inclined shaft, known as No. 4, located on H.R. 832, is sunk along No. 6 vein at 65° N. to a depth of 220 feet (vertical), the work having been done by the original holders. This shaft is now connected with No. 3, which lies 460 feet to the southwest.

A vertical shaft sunk to a depth of 115 feet on H.R. 833 is not connected with other workings of the March or Maidens-McDonald groups. The plant erected at this shaft has been dismantled.

All underground work of the past year has been confined to claims H.R. 926 and 832. The total development footage for the year ending December 31, 1928, is as follows:—

	Feet
Crosscutting	644
Drifting	832
Raising	357
Sinking	173
Diamond-drilling	639

Crosscutting north on the 425-foot level, from No. 3 shaft, cut the No. 5 vein, which is the best so far discovered. Drifting west a distance of 80 feet and east to the Ankerite line disclosed ore in all but a few sections. This was partly stoped during the year. To the north on this level, 150 feet of crosscutting was done, head room cut, and a winze sunk. The winze was completed to a depth of 273 feet, and two stations at the 550- and 675-foot horizons were cut early in 1929. On the 300-foot level, 200 feet of drifting on the No. 5 vein showed no new ore.

The mill operated from May 1 throughout the year, with a total production of $133,835.91 from 32,627 tons of ore.

The mine employs 84 men, 50 underground and 34 in the mill and on surface.

Metals Development, Limited

This company is capitalized at $2,500,000, in shares of $1 par value. There are 1,896,818 shares issued.

The following is a list of officers and directors of the company: M. H. Lebel, of Montreal, president; W. R. Salter, vice-president; M. F. Blue, secretary-treasurer; H. S. Crabtree, H. Borgford, Toronto; W. J. Evans and T. E. Armstrong, New Liskeard, and W. L. Forest, directors. J. W. Morrison is consulting engineer.

The company is interested in several claims in the North Clearwater lake section, district of Kenora (Patricia portion). The property is best reached from Woman lake. A fair road, about a mile in length, has been built to the camp location on claim No. 5,603.

Surface work has been done on 17 claims and has shown up several long breaks. Two systems of veins have been located.

The veins first located had a strike almost due north, but the most promising occurrence of gold is in a vein of banded quartz on claim No. 5,603, which strikes N. 47° E. and dips 50° S. Minerals found in this vein are galena, sphalerite, pyrite, some chalcopyrite, and gold.

When inspected in July, 1929, an inclined shaft had been put down on the vein to a depth of 100 feet, and 61 feet of drifting had been done on the vein. This work has all been in ore of a fair grade showing spectacular native gold at times.

The property is equipped with a Sullivan portable compressor, 125 cubic foot capacity, gasoline driven, and a small Turbo hoist, driven by the compressor. A horse whim was in process of construction in July. New camp buildings have been put up on claim No. 5,603 sufficient to house 20 men.

When inspected, 7 men were employed on the property. J. C. Nelson is manager.

Mineral Research Corporation

The company is operating on the old Davidson-Carr property located in Thunder Bay district, at the north end of Northeast bay of Sturgeon lake, about six miles by direct line east of the St. Anthony mine. The property can be reached by water from Sturgeon lake proper, or from a point on the Canadian National railway, five miles east of Savant Lake station. The route is across Buckingham lake, with a portage of a mile and a quarter into Northeast bay, and a short paddle to the mine. The winter road starts from a point on the west shore of the bay due west of the mine, and terminates five miles away at mileage 76 on the Canadian National railway, where supplies are put off for the property.

In the winter of 1928-29, a small steam plant was installed on the property and the following camp buildings were erected: headframe, 18 feet high; hoist-house and blacksmith shop combined, 12 by 20 feet; boiler-room and compressor house combined, 30 by 15 feet; office, 18 by 20 feet; bunk-house for twenty-six men, 22 by 40 feet; stable, 14 by 14 feet; and icehouse, 10 by 10 feet.

Underground operations consisted of sinking a 60-degree inclined shaft on the vein to a depth of 160 feet, and doing 30 feet of drifting on the 130-foot level and 230 feet on the 160-foot level. At the time of inspection on July 10, 1929, the mine was partially filled with water, and underground operations for the present were discontinued. A diamond-drill campaign was in progress from the surface, of which 424 feet had been done in two holes.

Three veins besides the one sunk on have been located on the surface. The vein system has a general strike of N. 45° W. and dips 60° N.

Twelve men were employed on the property. A. R. Globe is in charge of operations.

Moss Mines, Limited

The capital stock of the company consists of 4,000,000 shares of $1 par value. Of this 2,679,293 shares have been issued. The officers are: N. R. Fisher, president; Alistair Frazer, vice-president; James Cooper, secretary-treasurer. Russell Blackburn, C. S. Gzowski, F. B. Little, Frank M. Rose, and J. D. Patterson are directors.

The property was originally called the Huronian mine and is one of the oldest in Ontario, having been operated first in 1871. The workings are on lot

H. 1, and the holdings include 900 acres in the township of Moss. Supplies are now brought in from Kashabowie, 80 miles west of Fort William on the Canadian National railway, over a light railroad as far as the Tip Top mine, thence by canoe and portage across Round lake, Crooked river, and Jackfish lake to the Moss mine. The distance from Kashabowie by this route is about 26 miles.

The old shaft sunk by the Huronian Company followed the vein and bottomed at the 125-foot level. The new vertical three-compartment shaft which was started in 1927 was completed to 400 feet on October 15, 1928, and stations were cut at the 125-, 250-, and 375-foot levels. By January 1, 1929, installation of the cage had been completed and crosscutting and drifting on all three levels was proceeded with.

On the 125-foot level drifting west has connected the new section with the Huronian mine. The west face of the old workings is now being driven to explore below some favourable surface showings on the western extension of the vein.

The following table shows the lateral work accomplished since the completion of the shaft to July 31, 1929.

Level	Drifting	Crosscutting
	feet	feet
125-foot	190	25
250-foot	880	135
375-foot	650	435

Recent additions to the surface plant and camps include a telephone line to connect with the Tip Top–Kashabowie line, a powder magazine, and a cookery and sleep camps with accommodation for 50 men.

About midsummer, 1929, the company was employing an average of 26 men underground and 24 on surface. J. G. Harkness is superintendent of the property, with A. G. McKenzie as engineer and mine foreman.

Murphy Mines, Limited

Murphy Mines, Limited, has an authorized capital of 3,000,000 shares of $1 par value. The head office is in the Northern Ontario Building, 330 Bay Street, Toronto. R. R. Brown is president; Draper Dobie, vice-president; James Day and E. M. Murphy, directors. T. R. Buchanan is manager, and Lindsay Foss, superintendent. The property is in Gauthier township, district of Timiskaming.

During 1928 development consisted of sinking No. 1 shaft 650 feet, cutting stations 5,140 cubic feet, crosscutting 883 feet, drifting 87 feet; sinking No. 2 shaft 96 feet, crosscutting 136 feet, drifting 10 feet.

Northern Red Lake Mines, Limited

This company holds two claims, A.L. 113, the Isabella, and A. L. 114, the Golden Star, in the Mine Centre area, Rainy River district, under option from W. E. Stone of Mine Centre and H. Williams of Fort Frances.

Considerable work was done on the Golden Star property in the early days. This work terminated about 1900. A shaft was sunk some 480 feet and stoping was done above the lateral work on each of four levels. One raise was driven through to surface from the old workings and came out about 125 feet south of the shaft. The original mill was on the shore of Bad Vermilion lake about half a mile from the shaft.

Early in 1928 a 25-ton Gibson mill, consisting chiefly of a Blake crusher, Gibson rod mill, amalgamation table, concentrating table, and flotation cell, was installed on the Golden Star property; and a small amount of material obtained from an open cut on the continuation of the vein east of the old Golden Star workings was treated.

A test pit, reported to be some 15 feet deep, was sunk on the Isabella property.

Work was suspended in July, 1928.

The officers and directors are: Frederick S. Munson, Fort Frances, president and treasurer; Joseph M. Kollar, Detroit, Mich., secretary; Harold I. Watkins, Ferndale, Mich., vice-president; Frederick S. Munson, Fort Frances, managing director.

H. A. Olsen is in charge of the property.

Northland Gold Mines, Limited

Northland Gold Mines, Limited, operated their property in Gauthier township, district of Timiskaming, with a working force of 20 to 30 men. John J. Byrne is managing director. The other officers and directors are: Harry P. Hermance, president; J. A. Legris, secretary-treasurer; P. S. Patterson, W. A. Newell, M. J. Stearns, and J. Carruthers, directors. The head office is at Northland Mines, Ont.

At No. 1 shaft, on the 1,000-foot level, operations were carried on steadily from the first of the year until August 9, at which date all underground work ceased at No. 1 shaft. During this period the following work was done: cross-cutting, 626 feet; drifting, 1,235 feet; slashing, 45 feet.

At No. 2 shaft, work commenced on September 5 and was carried on until December 10. During this period the work comprised: drifting, 335.8 feet; slashing, 30 feet; sump, 8 feet.

During the year diamond-drilling explorations amounted to 1,740.6 feet.

Olivet Gold Mines, Limited

The Olivet Gold Mines, Limited, operated their property a mile east of Ritchie mine, in the township of Gauthier, district of Timiskaming, with a force of 10 men. The officers are: J. O'Connor, president; Albert Singer, vice-president; James C. Singer, secretary-treasurer. W. W. Snider, W. F. W. Fisher, Thomas T. Carter, J. H. L. Patterson, and F. H. Bigwood are directors. K. B. Heisey is consulting engineer. Earl Hunton was manager in 1928.

During the year the work comprised 2,000 feet of trenching and 100 feet of test-pitting. The head office is at 202 C.P.R. Building, Toronto.

Patricia Dent Gold Mines, Limited

This company is interested in a group of claims about four miles north of the Jackson-Manion on the west shore of Clearwater lake, district of Kenora (Patricia portion).

Two shafts have been sunk, each to a depth of 50 feet. These are on claims Nos. 4,134 and 4,135. There are many small breaks on the property and these have been much trenched. There is camp accommodation for 20 men. When inspected in July, 1929, there were 7 men employed. The work was in charge of J. C. Dodd.

Pawnee Kirkland Gold Mines, Limited

Pawnee Kirkland Mines, Limited, has a capital of $3,000,000 in shares of $1 par value. The officers are: C. Fred Jordan, president; Roy W. Weldon, secretary; George W. Morris, M. C. Smith, O. B. Earle, and J. Y. Murdoch, directors. The head office is at 504 Kent Building, Toronto.

John J. Byrne was manager, and 25 men were employed at the property in Lebel township, district of Timiskaming.

The following is taken from the manager's report for 1928:—

During the first nine months, operations were confined mostly to the 750-foot level, where No. 2 vein was opened up and a long crosscut driven to explore what was thought to be a favourable area north of the shaft. In October and November, work was confined to the further opening of the No. 2 vein at the 125- and 250-foot levels. A diamond-drill hole was put down to explore a wide mineralized zone on the south side of the property, and 200 feet of surface trenching was done north of the shaft where some promising surface breaks occur. Work was suspended on December 1, and the mine closed.

Plant, equipment, and buildings were left in first-class condition and operations can be resumed on short notice.

During the year the following development work was done:—

Operation	Feet	Total cost	Cost per foot
Underground:			
Crosscutting	995.6	.....	.....
Drifting	1,605.8	.....	.....
Sumps	7	.....	.....
Slashing	82	.....	.....
Total	2,690.4	$78,078.38	$29.02
Diamond-drilling	500	$2,133.26	$4.266
Surface trenching and test-pitting	200	476.07	2.38
Clearing land	.....	1,823.03	.....
Total	.....	$82,510.74	.....

Since the beginning of operations in 1926 a total of $212,105.72 was expended as follows: operations, $168,826.81; buildings, $21,316.86; equipment, $21,962.05.

The following table shows footage of development on each level during this period:

Level	Cross-cutting	Drifting	Slashing
	feet	feet	feet
125-foot	53.2	259.5	5
250-foot	91.5	274.1	8
375-foot	9	.....	.....
500-foot	135.5	133.5	20
625-foot	4.5	.....	.....
750-foot	1,030	1,255.8	49
Total	1,323.7	1,922.9	82

In addition to the above, the following footage was accomplished: sinking, 780 feet; stations, 16,288 cubic feet.

Polaris Gold Mines of Canada, Limited

This company was incorporated under the laws of Ontario on January 5, 1928, with a capitalization of 5,000,000 shares, par value $1. There are 2,660,000 shares issued, of which 2,500,000 are for property.

The officials of the company are as follows: Ralph T. Polk, president; Manley D. Davis, vice-president; Harry Thompson, secretary-treasurer; all of Detroit, Mich. W. C. Churchill, Detroit, R. F. Stibbard, Timmins, Ont., W. E. F. Paine, Toronto, and J. H. S. Kerr, Toronto, are directors.

The holdings of the company are: 4 claims, Nos. 13,362, 13,365, 13,363, and 13,367, in the township of Mountjoy; 6 claims due east of claim P. 13,650 in the township of Jamieson, Kamiskotia area; and 4 claims in Whitney township, previously known as the Fitzgerald Veteran claims, all in the district of Cochrane.

The activities of the company have been centred for the most part on the Mountjoy claims. The company started clearing and erecting a plant on May 15, 1928, and sinking began in August.

The plant consists of a single-drum Jenckes steam hoist, 8 by 12 inches; air compressor, 250 cubic foot per minute capacity; a 3- by 8-foot air receiver; and a 70 h.p. boiler, all housed in one building, 30 by 30 feet. There is also on the property a blacksmith shop and storehouse combined, 14 by 32 feet, and an office and first-aid room combined, 12 by 16 feet. Two cottages were built for the management.

The shaft has two compartments, the hoisting compartment being 4 feet 10 inches by 4 feet 9 inches. The shaft on April 15, 1929, had reached a depth of 216 feet.

While sinking was in progress there was an average of 14 men employed on the property.

The property stopped operations on April 15, 1929. When work is again resumed it is planned to place more equipment, capable of going to 1,000 feet.

W. C. Churchill was manager until the shut-down.

Porcupine United Gold Mines, Limited

The Porcupine United Gold Mines, Limited, has an authorized capital of 1,500,000 shares of $1 par value, all of which is issued to the Porcupine United Gold Mines, Incorporated, except the qualifying shares issued to the directors.

The officers of the company are as follows: Bernard N. Hyman, president; Ray M. Stanley, vice-president; Henry Kobler, treasurer; Samuel B. Darlick, secretary; Charles Schmidt, director, all of Buffalo, N.Y. The head office is located at 330 Wallbridge Building, Buffalo, N.Y. Offices are also maintained by Colonel Newton M. Young in the Excelsior Life Building, Toronto. The mine office is at Timmins, Ont.

Porcupine United Gold Mines, Incorporated, is organized under the laws of Delaware with a capitalization of 3,500,000 shares of fully paid and non-assessable stock of the par value of $1 a share. The officers of the company are the same as those of the limited company and the following are the directors: Charles Schmidt, William Kam, Gustave Loesch, Herman Mayer, George Feine, all of Buffalo, and Mark P. Murtha of New York. The offices are the same as those of the limited company.

The group of claims in actual development are those adjoining the Hollinger mine and formerly worked as the Rochester mine. All the work on the property is concentrated on claim No. 13,427.

The property, acquired under option late in 1928, was dewatered to the 500-foot level and sampled. Later the mine was completely dewatered to the 900-foot level, the lowest workings.

Short, narrow, high-grade veins, showing native gold, which had been previously developed by other operators and to some extent by this company, are being stoped and the ore treated in a small mill erected in the early part of 1929.

The following is a summary of the ore treatment: An ore bin of small capacity in the headframe of the shaft supplies the feed to a 10- by 7-inch jaw crusher. Passing through a small set of rolls, the ore is carried by conveyor belt to the mill and hoisted by a bucket elevator to a second mill-feed bin.

The ore is ground in a Hardinge ball mill, diameter 4½ feet, and the discharge is to two 8- by 4-foot copper amalgamating plates with blankets at the foot. The plates discharge to a Dorr drag classifier in closed circuit with the ball mill and plates. The overflow of the classifier goes to two James tables, the concentrates from which are sent to the March Gold mill for cyanidation. About 70 per cent. of the gold is caught on the plates and blankets. The mill is treating about 15 tons daily.

There are 21 men employed at the property.

Jos. T. Baldwin is manager, and R. A. Vary is in charge of the mill.

Power and Mines Corporation, Limited

The company operates the Grace mine in the Michipicoten area, district of Algoma. The holdings consist of 43 claims, covering 1,240 acres, in township 29, range 23. The workings are on claims D.J.7 and D.J.8.

Two major breaks have been located on the property, the Nyman and the Grace. All underground work to date has been done on the latter.

The officers and directors of the company are: Sir Frederick O. W. Loomis, president; Granville Gilmore, vice-president; W. H. Perram, secretary-treasurer; Nap. G. Kirouac, R. A. Darwin, directors.

The authorized capitalization is 300,000 7 per cent. cumulative preferred shares of $5 par and 1,500,000 common shares of no par value.

The head office is at 1130 St. Patrick Street, Montreal.

Underground work which was stopped in April, 1928, was again resumed in September of the same year. In February, 1929, owing to financial difficulties, the company was again forced to discontinue operations.

A summary, by months, of the development work done during this latter period is given below. The figures include drifting, crosscutting and raising.

	Feet
September, 1928	215.8
October, 1928	360.8
November, 1928	371
December, 1928	311
January, 1929	271
February, 1929	253

J. A. S. Roussac is manager of the property.

Red Lake Gold Shore Mines, Limited

This company has an authorized capital of 5,000,000 shares without any nominal or par value. There have been 2,500,000 issued for the property and 400,000 for further development; 2,100,000 are in the treasury.

The officers of the company are: Charles V. Gallagher, president; Robert W. Breuls, vice-president; Harry A. Newman, secretary-treasurer; Charles B. Morgan, managing engineer. The directors are: Charles V. Gallagher and

Frederick Laforest, of South Porcupine; Robert W. Breuls, Harry A. Newman, and Ira E. Hough, of Toronto. The head office is at 1102 Excelsior Life Building, 36 Toronto Street, Toronto. The mine office is at Red Lake, Ont.

The company owns 20 claims occupying a solid block situated west of the Howey Gold Mines, Limited, and north of the holdings of the McIntyre-Porcupine Mines, Limited. They lie on the south shore of Red lake and extend into the lake across the northern boundary of the property, all in Dome township, district of Kenora (Patricia portion). These claims comprise the Gallagher group of 6 claims, the Campbell group of 10 claims, the Gallagher and Campbell of 4 and 2, staked since the incorporation of the company. The claim numbers are as follows: K.R.L. 818-22, 1,741, 2,134-40, 5,888-90, 5,944-46, and 6,005.

There is a great variety of rock formations on the property, but the granites and porphyries are the most abundant. The granite in places grades from a true light-coloured acid rock to a more basic type. Throughout the mass there are several volcanic flows highly metamorphosed. Chloritic schist is frequently observed along the contact of the porphyry and Keewatin rocks, showing evidence of much movement and shearing. Where the alteration has not proceeded to the extreme point in the flows, the rock resembles an andesite. At other points there are small flows of rhyolite.

To the end of 1927, some four veins had been uncovered, Nos. 1 and 2 being on K.R.L. 1,741. No. 1 has a southeasterly strike and is reported to have been stripped over a length of more than 300 feet. The vein has a width of 18 inches, but good values are said to prevail to greater widths, the vein itself carrying high gold values.

The No. 2 vein has been uncovered for 300 feet and is located again several hundred feet farther along the southwestern strike.

No. 3 vein has been stripped for a distance of over 900 feet on claims K.R.L. 1,741 and 2,134 and apparently it extends across the north corner of claim K.R.L. 2,137. Its strike is approximately northwest. The main portion of this vein consists of porphyry intermingled at intervals with considerable siliceous material, mostly quartz. The whole body is well mineralized. This vein has been picked up on K.R.L. 822. Substantial gold values have been reported from the vein.

No. 4 vein, striking northeast, is located on claim K.R.L. 820 and extends on to claim K.R.L. 822, along the McIntyre line, a few feet north of the boundary. With vein and vein matter together, there is a width of 3 to 10 feet, and the vein has been stripped for a length of 380 feet. Spectacular gold showings are reported from this vein.

Early in 1928, preparations were made to develop the property by sinking operations. A plant, consisting of the following, was moved to the property: two 60 h.p. locomotive boilers; a Canadian Ingersoll-Rand air compressor, type PRS-3, capacity 720 cubic feet per minute; a Canadian Ingersoll-Rand hoist, 7 by 6 inches, type SSR; a Leyner drill-sharpener.

The plant had not been erected when the area was visited in the summer of 1929.

Red Mammoth Gold, Limited

This company has an authorized capital of 150 shares of no par value. The provisional directors of the company are: W. J. Boland, president; W. B. McHenry, secretary; and H. I. Coward, director. Percy E. Hopkins is consulting engineer. The head office of the company is at 407 Bank of Hamilton Building, Toronto, Ont.

During 1928, this company had under consideration the purchase of some 66 claims located on the northeast shore of Red lake between Wilson and East bays, in Dome township, district of Kenora (Patricia portion). The main group in the claims is known as the Smith-Morrison and was staked in the winter of 1925.

Exploration work has revealed a vein ranging in width from 20 to 80 feet and striking N. 40° E. It has been traced along the strike for a distance of 2,600 feet. The vein consists of rusty carbonate schist, in which there are lenses of ankerite. Attractive values in gold have been found at places in the vein.

The following plant has been installed: a Canadian Ingersoll-Rand gasoline-driven air compressor, two-drill capacity; a Little Tugger hoist, type 9-HR.

A headframe, 35 feet in height, has been erected and work started on a two-compartment shaft, compartments 4 feet 6 inches by 5 feet and 3 feet 6 inches by 5 feet. This shaft is located centrally towards the north boundary of claim No. 1,022. It was sunk to a depth of 70 feet with a level cut at the 65-foot horizon, on which a little work has been done.

The following camp buildings, all of log construction, are on the property: two sleep camps, 26 by 20 feet; cookery, 40 by 20 feet; office, 18 by 20 feet.

Twenty men were employed under the direction of M. Bouzan.

The property was closed down during the winter of 1928-29.

Ritchie Gold Mines, Limited

Ritchie Gold Mines, Limited, has a capital of 3,000,000 shares of $1 par value, of which 800,000 shares are in the treasury. The officers and directors of the company are: O. E. Earle, president; J. J. Byrne, vice-president and managing director; G. M. Hagen, secretary-treasurer; A. P. Earle and T. J. Day. The head office is at Room 607, 11 King Street West, Toronto.

Development for the year 1928 consisted of sinking a 5- by 7-foot shaft to a depth of 40 feet. Test-pitting and trenching amounted to approximately 15,000 cubic feet, and diamond-drilling to 3,000 feet. The property is situated in Gauthier township, district of Timiskaming, and an average of 15 men was employed.

St. Anthony Gold Mines, Limited

The St. Anthony Gold Mines, Limited, is capitalized at $3,000,000 in shares of $1 par value, 1,757,252 of which have been issued.

The officers of the company are: A. E. Matthews, president; T. S. Giles, secretary; A. S. Dickson, treasurer; R. W. Brigstocke, A. R. Osborne, T. Magladery, W. F. Jamieson, and G. W. Ecclestone are directors. The head office is in the Toronto General Trusts Building, Toronto, and the mine office address is Savant Lake, Ont.

The company holds 11 claims, H.W.744-46, B.G.151-54, H.W.699, S.V.415, S.V.396 (power site), and B.G.168, in the Thunder Bay district, Sturgeon lake area. It is also interested in 45 claims in Montbray township, Quebec.

The Sturgeon lake property was first worked about 1900, and as early as 1902 two shafts, each 100 feet deep, had been sunk and considerable open cut work done. It was in active operation and produced until 1908. The most recent attempt at operation was made in 1917 when the Kerr Lake Mining Company of Cobalt did 1,500 feet of drifting and crosscutting and 250 feet of raising and sinking.

The mill was also run for a short time for sampling purposes at this time.

There are five levels, and stoping has been done on the four upper ones. The deepest working is the 500-foot horizon.

The present company started work on the property on October 14, 1928, doing 3,000 feet of diamond-drilling from surface. After the freeze-up 45 car loads of supplies, mostly coal, were freighted to the mine by tractors from Savant Lake station on the Canadian National railway, a haul of about 12 miles.

Early in the new year the dewatering of the shaft and workings started and was completed in May, by which time the old upper workings had been completely sampled.

At the time of inspection in July, 1929, the mill was nearly ready to operate. The mill is of an early design, and it is expected that a cyanide unit will be added, with a view to making a better recovery than former operators and also to treating the old tailing dump. This dump is supposed to contain 30,000 tons of $3.50 grade.

The mine is reached in summer by a 3½-mile road from Savant Lake to the north end of Sturgeon lake and from there by water for about 8½ miles. The company at present operates a 36-foot motor launch on Sturegon lake. The route is the same in winter.

There were at the time of inspection 33 men on the payroll. H. A. Swart is superintendent at the property.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capitalization of $3,300,000 in shares of $1 par value, of which 3,299,500 shares have been issued.

The officers of the company are: Edward L. Koons, president; William L. Marcy, vice-president; W. S. Walton, secretary; Clark L. Ingham, treasurer; Welles V. Moot, managing director; and C. E. Rodgers, general manager.

The directors are: Edward L. Koons, William L. Marcy, Clark L. Ingham, Ralph Hochstetter, Oliver Cabana, Jr., Welles V. Moot, all of Buffalo, N.Y., and James Y. Murdoch, of Toronto.

The mine and works, situated in the township of Teck, district of Timiskaming, employed an average force of 180 men during the year 1928.

The general manager's report for the year ended March 31, 1929, is as follows:

Production

During the period, 70,833 tons of ore were milled with bullion recovery of $737,573.12, or $10.41 per ton. The mill ran 95.7 per cent. of the total time and treated an average of 194.1 tons per day, while on the basis of 100 per cent. operation this represented 202.7 tons per day. The highest tonnage for any given 31-day period was 6,290, or at the daily rate of 202.9 tons.

Mining

The total tonnage of ore broken was 90,030. Waste hoisted to surface amounted to 16,421 tons.

Broken ore reserves were estimated at 49,634 tons, distributed as follows: in stopes, 43,106 tons; on surface dump, 6,528 tons.

Development and Exploration

Claim L. 2,101.—Work in this section continued to expose good ore during the year. Stoping operations were carried on from the 850-foot level, and a raise was driven to a point slightly above the 700-foot horizon. This raise was all in ore. In addition, diamond-drilling from surface, to explore the area between 200 and 500 feet below, indicated results comparable with those obtained by stoping and gave reasonable assurance that two commercially important vein systems extend to or near the surface.

Below the sylvanite 1,000-foot level, the southeastern portion of this claim has assumed increasingly promising possibilities due to recent work done by a neighbouring company adjacent to your south and east boundaries. Mining operations of this company there, are stated to have proved the existence of ore at various levels from 1,250 to 2,000 feet. The reported extent and grade of these ore occurrences close to the boundary, combined with the favourable results obtained from your diamond-drilling below the 1,000-foot level, strongly indicate that ore can be mined on claim L 2,101 to a depth of probably 2,000 feet, or more.

To more economically mine the southeastern part of this claim, a shaft (No. 4) will be sunk from surface. The first objective, which it is expected will be reached this year, will be slightly below 700 feet. It is also planned to provide for the extension of the shaft to much greater depths as required.

Claims L 2,100, L 2,226, L 2,227.—The No. 2 or main working shaft was deepened from 1,632 to 2,030 feet. From this new work crosscuts were run to the south on the 1,750- and 2,000-foot levels. The south end of the crosscut at the 1,750-foot level intersected what is known as the Main South vein, and up to the end of the fiscal year this was drifted upon for only about 100 feet. Where exposed by crosscutting, the sheared and crushed zone with quartz inclusions and irregular quartz stringers consisted chiefly of a series of mineralized sections extending over a width of about 30 feet. Another crosscut, driven north from the drift at a point east of the main crosscut, indicated similar conditions.

Consistent values of commercial grade were not encountered during the limited advance; yet the character and persistence of the well-defined mud seam, identified vertically for several hundred feet, together with promising structure in a strong fracture which has already produced important ore sections, warrants further exploration on this and other levels with reasonable chances of success.

One other vein offering good possibilities, and upon which exploration is planned, was encountered in the main crosscut on the 1,750-foot level about 100 feet south of the shaft. There are indications that this vein will eventually be traceable at least to the 1,500- and 2,000-foot levels.

At the 2,000-foot level the crosscut had not reached its objective, namely the Main South vein. It had, however, cut two vein fractures, one of which will likely prove to be a continuation of that showing at 100 feet on the 1,750-foot level.

On the levels above the 1,750-foot stoping was carried on to approximately 450 feet below surface. This work was not confined to a single vein but was distributed among three vein systems, two south and one north of No. 2 shaft. Each series contributed a substantial part of the mill feed.

One of the most important new developments on the No. 1,001 vein series, south of the shaft, was that on the eastern part of claim L 2,100. What promises to be quite an extent of medium and high grade ore was found here, approximately at the 1,000-foot horizon. It is also confidently expected that additional work will prove further ore extensions in this highly favourable section.

North of the shaft the year's work disclosed the gratifying fact that ore tonnage was greatly increased in working places Nos. 1,056, 1,058, 1,203, and 1,204, beyond what was previously indicated. The grade also, in comparison with earlier operations, was more than maintained.

Several important problems in faulting were successfully solved during the year. Chief among these was the tracing of ore continuations beyond certain minor faults, as well as the locating of Nos. 1,003 and 1,023 vein system east of the major fault on claim L 2,226 and the No. 1,375 series west of this same fault extension on claim L 2,100. In the case of Nos. 1,003-1,023, fair possibilities for ore extensions were encountered; while at No. 1,375 vein structure, width and general appearance were excellent and gave reasonable grounds for believing that further exploration may be successful.

Footages of Development and Exploration

Class of work	Total	Beginning of operations to Mar. 31, 1929
	feet	feet
Drifting	1,311	14,067
Crosscutting	2,180	9,494
Raising, development	1,581	3,491
Raising, stope	699	
Box-hole raising	1,051	1,906
Box-hole pillar drifts	315	
Sublevel drifts, development	587	1,438
Sublevel drifts, stope	442	
Shaft-sinking	398.5	2,280.5
Total	8,564.5	32,676.5
Diamond-drilling	2,779	17,834
	cu. ft.	cu. ft.
Shaft station and sumps	23,784	95,607

It will be noted from the above table that raising was a large item and amounted to 3,331 feet. This work, however, furnished very valuable information aside from improving ventilation and stoping conditions in various parts of the mine.

Operating Costs

	Expense	Cost per ton milled
Development and exploration	$170,695.21	$2.410
Mining	234,177.27	3.306
Milling	94,025.89	1.327
General and administrative charges	74,584.91	1.053
Total	$573,483.28	$8.096

The largest single item included in these costs, and one which is greatly in excess of any other, is that for electric power. The power rate charged by the power company is unreasonably high, and the cost for the year amounted to $1.04 per ton milled.

In comparing operating costs with those of 1927-28, we find the following: Development and exploration for 1928-29 was $1.553 higher; mining, $0.118 higher; and milling, $0.316 lower, per ton milled. Or, assuming the 1927-28 figure of $0.857 for development and exploration and taking 1928-29 costs for mining and milling, we would have, for this year just ended, a total cost of $5.490 per ton milled. This, compared with $5.787 for last year, shows a difference of $0.297 per ton milled in favour of operation for the year ending March 31, 1929.

Development and exploration reached a high total but was, in my opinion, fully warranted, having due regard to the future working and value of your property. The $0.118 increase in mining cost can be explained by a proportionate increase in raise, sublevel, and other exploratory work carried on from stopes and charged to stoping.

Mill feed for the period was drawn from an average of 17 working places, scattered over about 1,600 feet vertically and 3,500 feet in horizontal extent. This was done with the object of developing a wide area, rather than to confine all stoping to what past work indicated as the best and most accessible sections. Costs were thereby increased, yet much exceedingly valuable information was obtained.

Diamond-Drilling

Two diamond-drills were operating at the end of the year. It is planned by this means to explore some of the large and favourable areas as yet unprospected, as well as to carry on a more intensive development programme in what are now ore-producing sections.

New Buildings and Equipment

During the fiscal year the following mine buildings and plant additions were made:—

Thaw-House for Exploration (12 by 16 feet).—Provision was made for transferring this work from underground to the surface. This required the installation of a power transmission line, heating arrangement, etc.

Electrical Repair Shop (12 by 28 feet).—A building previously used elsewhere on the property was moved and converted into a shop for this purpose.

Office Basement (32 by 64 feet).—All material enclosed by the office foundation walls was removed and a concrete floor was laid. Provision was thus made for a very considerable addition to storage space for supplies.

Staff-House (18 by 46 feet).—The old office was moved, added to, and changed into a comfortable living and mess quarters for the staff.

Manager's Residence (46 by 35 feet).—One of the finest residences in the north was erected, with provision for every convenience and comfort.

Hoist-House and Hoist (32 by 44 feet).—Late in 1928 a new hoist was put in service. This is capable of hoisting at 1,500 feet per minute from a depth of approximately 4,000 feet and lifting 20,000 pounds. Suitable housing and heating was provided for this equipment.

Summary

Considering the mill capacity, the nature and extent of the ore occurrences as thus far determined, and the extensive development and exploration work which was carried on continuously throughout the year, profits were substantial and quite satisfactory. In addition, broken ore reserves were increased from 30,437 to 49,634 tons, or 63 per cent.

With the new hoist in operation your mine is now equipped to carry exploration to much greater depths than was previously possible. It is also a reasonable expectation that future work will continue to add additional tonnages to known ore bodies as well as to disclose new and important sources of ore.

Tashota Gold Mines, Limited

The capitalization of Tashota Gold Mines, Limited, is $2,000,000 in shares of $1 per value.

The officers of the company are: H. H. Vaughan, president; R. M. Davy, vice-president; P. W. Ogden, secretary-treasurer; W. G. Cumming, F. C. Shorey, and Robt. W. Norrington, directors.

The company holds 8 claims, K.K.522-26, 536, 537, and 562, all in one block in the Tashota area, district of Thunder Bay, and in addition 21 claims in the Boston Creek area, McElroy township, district of Timiskaming.

In all, four veins have been located on claim K.K.524 by pits and trenches. The northernmost or "A" vein dips approximately 80° N. and strikes N. 75° E. During the year a complete plant was set in operation on the property and a shaft sunk on "A" vein to a depth of 235 feet, with levels at the 100- and 200-foot horizons.

Underground operations were discontinued in February, 1929, at which time 80 feet of drifting had been done on "A" vein on the 100-foot level and 400 feet of drifting on three veins as well as 320 feet of crosscutting on the 200-foot level.

At the time of inspection in July, 1929, the mine was full of water and a surface diamond-drill campaign was under way. At that time 3,900 feet of drilling had been accomplished. One hole, it is understood, cut good values to the west of the underground workings.

The plant equipment consists of the following: Ingersoll-Rand air compressor, type POC-2, direct-connected, oil engine driven. 600 cubic feet per minute; Ingersoll-Rand hoist, 6 by 7 inches, type SSR, with such accessories as an oil-burning forge, drill-sharpener, rock drills.

A complete set of camps, consisting of two bunk-houses, cook-house, storehouse, office, tool shed, compressor building, hoist-house, blacksmith shop, water tank, powder magazine, and a cap and fuse house, was erected.

The property is reached in the summer by a water route, of about 16 miles length, leaving the transcontinental line of the Canadian National about half a mile west of Paska station and following a chain of lakes forming the headwaters of the North Branch of the Onaman river to a point somewhat below the foot of Barnum lake, from which point a trail has been cut a distance of about five miles in a southerly direction to the property, crossing the South Branch of the Onaman river about two miles from the property.

Owing to the route starting on the height of land, the streams are mainly very small, and much difficulty has been experienced in keeping sufficient water to permit of freighting supplies over the route during the height of the summer season. Several small timber and earth dams had to be erected during the summer of 1928 to maintain the water levels on the smaller creeks along the route between the steel and the head of Whitefish lake.

In winter a road of about 16 miles length is used. This connects with the railway at Tashota.

When underground operations were in progress the mine employed about 34 men. At the time of inspection 17 were employed.

W. A. Coughlin is the manager of the property.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an issued capital of 4,777,144 shares of $1 par value.

The officers of the company are: Charles L. Denison, president; Albert W. Johnston, vice-president; George C. Miller, secretary; William C. Himrod, treasurer; K. P. Emmons, assistant-treasurer.

The directors are: Charles L. Denison, Robert W. Pomeroy, Albert W. Johnston, J. F. Thompson, all of New York; and George C. Miller, Conrad E. Wettlaufer, and W. W. Reilley, of Buffalo.

D. L. H. Forbes, Kirkland Lake, is general manager.

Approximately 500 men were employed in the mine, mill, and about the works during 1928.

The report of the general manager for the fiscal year ended August 31, 1929, is as follows:—

During this period 331,150 tons of ore were treated, and bullion amounting to $4,889,127.32, or $14.764 per ton, was recovered. This recovery is equivalent to 236,511.587 ounces of gold, or 0.7142 ounces of gold per ton of ore. The gross revenue was $4,980,339.47, or $15.039 per ton. The total direct operating cost was $1,961,811.17, or $5.924 per ton. Depreciation written off on buildings and plant amounted to $215,944.98, or $0.652 per ton, making the total of direct and indirect charges $2,177,756.15, or $6.576 per ton. After making a provision of $259,065.32 for federal and provincial taxes, the net surplus was $2,543,518.00.

The following is a statement of operating costs:

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration	$382,632.86	$1.155	$1.618
Mining	894,917.56	2.702	3.784
Milling	457,177.60	1.381	1.933
General expense	227,083.15	.686	.960
Total direct charges	$1,961,811.17	$5.924	$8.295
Depreciation	215,944.98	.652	.913
Total direct and indirect charges	$2,177,756.15	$6.576	$9.208

Included in the above operating costs is the sum of $234,408.67 paid to the Northern Ontario Power Company, Limited, for an average monthly power demand of 3,932 horsepower. This is equivalent to a charge of $59.62 per horsepower year.

Construction work charged to capital account absorbed $180,802.11, practically all of which was expended on surface equipment and buildings for South shaft. By the end of the fiscal year this construction work was all completed and South shaft sunk to a depth of 1,422 feet.

Central shaft was sunk from the 19th to the 25th level and completely equipped for the handling of ore and waste from all six of the new levels as well as for the crushing and skip loading of ore coming from levels below the 13th down to the 19th.

A total development footage of 8,522.9 was accomplished during the year, and the combined total length of all mine workings at August 31 came to 65,143.6 feet. Classified under the usual headings the work done was as follows:

	Feet
Drifting	3,022.3
Crosscutting and shaft stations	1,375.7
Raising	2,118.0
Shaft-sinking	2,006.9
Total	8,522.9

Diamond-drilling amounted to 11,450.7 feet.

New ore was found on the 6th, 7th, 10th, 15th, 20th, 21st, and 25th levels. Although drifting along the ore zone on new levels below the 19th had proceeded only short distances and only on the 20th, 21st, 22nd, and 25th levels by the end of the fiscal year, a total ore length of over 800 feet had been opened up on these levels and the conditions of ore deposition had been proved to be similar to those on upper levels. The average width of the ore zone on the new levels was found to correspond with the average width on other levels, while satisfactory indications of ore bodies, of excellent grades and good stoping widths, were obtained from crosscuts and drill-holes. The opening up of the 20th and 21st levels is being attended to first and will be followed by a gradual development of the 22nd, 23rd, 24th, and 25th levels along with the sinking of Central

shaft extension three-compartment winze from the 25th to the 30th level. This work is planned for completion by the time the South shaft will have reached the 30th level and be ready for connection with Central shaft workings.

Development work produced 11,363 tons of ore that was treated in the mills and 58,250 tons of waste rock that was dumped on surface.

While the year's programme of underground work was in the nature rather of preparation for deep mining and possible further expansions than of finding new ore, we were able at the same time to develop sufficient new ore to replace the tonnage extracted and to leave the reserves of blocked and broken ore undiminished at the end of the year.

Telluride Gold Mines of Canada, Limited

Telluride Gold Mines of Canada, Limited, has a capital of $2,000,000 in shares of $1 par value. The officers are: D. M. Gilpin, president; L. L. Brennan, secretary; D. B. Gilpin and Geo. W. Rogers, directors.

During the year a shaft was sunk from the 150-foot level to the 350-foot level, with a 25-foot sump; stations were cut at the 250- and 350-foot levels. Lateral work amounted to 250 feet of drifting on the 250-foot level.

The company owns 480 acres in Skead township, district of Timiskaming. The head office is at 405 Northern Ontario Building, Toronto.

Towagmac Exploration Company, Limited

The holdings known as the Michael Boyle option are situated about 5 miles east of mile 171½ on the Algoma Central railway. The property consists of 30 claims in a block. The plant is located on claim No. 2,021 in township 27, range 25.

During the summer of 1928 considerable work was done on a quartz outcrop and very encouraging gold values were obtained. A mining plant, consisting of a 260 h.p. loco-type boiler, a 110 h.p. Diesel engine, and an Ingersoll-Rand compressor, was moved in that fall. Rather than sink, it was decided to explore the vein with an adit. About 250 feet of crosscutting and 200 feet of drifting was done with the result that values corresponding to those above could not be located. Underground work was discontinued in July, 1929, and the force of 10 men was employed at trenching and other surface work.

Camps consist of 2 bunk-houses and a cook-house for 30 men, an office building, and a root house. At the adit a power-house, assay laboratory, and blacksmith shop have been erected. The management has installed a fire pump, and 400 feet of hose is available for protection purposes.

The officers and board of Towagmac Exploration Company, Limited, are as follows: J. J. McFadden, president; W. P. Alderson, vice-president; A. A. MacKay, vice-president; A. H. Chitty, secretary-treasurer; A. A. McMartin, W. B. George, N. A. Timmins, E. L. Meyers, directors.

The head office is at 921 New Birks Building, Montreal.

Mr. W. R. McIlquham has been in charge of the work at the Michael Boyle.

United Mineral Lands Corporation

This company is a consolidation of the interests of the Premier Paymaster Mines Company, the United Mineral Lands, Limited, and the Porcupine Paymaster Mines, Limited. The holdings of the Canadian company are in Deloro township, district of Cochrane, and comprise ground formerly owned by the Standard Gold Mines, Limited, and the McLean Gold Mines, Limited, the claims lying along the north border of Deloro township.

During the year ending December 31, 1928, the following underground work was done on the Paymaster property:—

Level	Diamond-drilling	Drifting	Raising
	feet	feet	feet
100-foot	185	247	.....
200-foot	.....	17	.....
300-foot	4,016	764	125
400-foot	.....	413	17
600-foot	.....	246	.....
800-foot	2,693	742	.....
Total	6,894	2,430	143

On the 425-foot level of the adjoining Ankerite mine, 21 feet of crosscutting and 502 feet of drifting were done. This work lies for the most part on the company's property.

During the year the new concentrator was put in operation but not thoroughly tested before the company ceased active work in November.

A small staff of underground men continued development by drifting and diamond-drilling throughout the remainder of 1928 and well into 1929. Since early summer, 1929, no work other than pumping has been done on the property.

M. Donovan is mine manager, and from 15 to 30 men have been employed since the curtailing of the work.

Vipond Consolidated Mines, Limited

The authorized capital of this company is $2,500,000, divided into shares of $1 par value, of which 2,250,000 are issued.

The officers of the company are: F. H. Hamilton, president; John H. Black, vice-president; J. Ingram, secretary. The directors are: F. H. Hamilton, John H. Black, W. H. Stafford, R. T. Shillington, Sir A. Hamilton Grant, A. S. Hamilton, E. Turk.

The head office of the company is located at Suite 1206, Star Building, 80 King Street West, Toronto. The mine office is at Timmins.

The company owns 320 acres in mining claims and controls 889,612 shares of the 1,150,000 issued in the Inspiration property (3 claims), both this and the Vipond holdings proper lying in the southwest portion of the township of Tisdale, district of Cochrane. Together with these the Vipond company has a three-quarter interest in the Ridgeley claims (6 in number), lying immediately east of the Coniaurum.

The balance sheet for the year ending July 31, 1929, is given in the seventh annual report of the company as follows:—

ASSETS

CAPITAL:		
Mining claims and properties, as per balance sheet, July 31, 1924	$1,432,442.84	
Acquired during year ended July 31, 1927, from British Porcupine Mines, Limited, less subsequent adjustments	213,149.19	
		$1,645,592.03
Mine, mill, camp and office buildings, plant machinery and equipment, as appraised July 31, 1924	$301,240.87	
Additions at cost to July 31, 1928, including British Porcupine Mines, Limited	154,337.87	
Additions at cost for year ended July 31, 1929	18,666.51	
		474,245.25
Shares in other companies at cost		117,540.27
		$2,237,377.55
CURRENT:		
Cash on hand and in banks	$53,474.91	
Provincial and railway bonds at cost (market value $526,000)	537,584.60	
Bullion en route and on hand	57,851.71	
Accounts and interest receivable	6,829.65	
Mining and milling supplies	30,225.81	
		685,966.68
DEFERRED:		
Insurance and other prepayments	$13,928.69	
Syndicate participations and deferred expenditures on outside properties	11,410.86	
		25,339.55
		$2,948,683.78

LIABILITIES

CAPITAL:		
Capital stock authorized (2,500,000 shares at $1 per share) issued and outstanding	$2,250,000.00	
Surplus	357,840.33	
		$2,607,840.33
CURRENT:		
Accounts and wages payable	$37,803.13	
Accrued charges	6,941.53	
		44,744.66
RESERVES:		
Reserve for depreciation of buildings, plant, and machinery	$279,311.70	
Reserve for Dominion income and provincial production taxes	16,787.09	
		296,098.79
		$2,948,683.78

The operating account for the year ending July 31, 1929, shows the following:—

EXPENDITURE

Development	$107,124.39
Mining, including hoisting	196,773.96
Crushing, conveying and milling	121,132.42
Shipping and marketing bullion	5,201.39
General camp maintenance	12,222.83
Administration and general expense, mine	20,655.61
Administration and general expense, Toronto office	7,961.52
Transfer, legal, and directors' fees, etc	17,731.70
Insurance, including compensation	20,349.98
Provincial and municipal taxes	8,387.07
Balance carried down	300,544.14
	$818,085.01

REVENUE

Bullion proceeds, plus exchange	$797,113.78
Bond and bank interest earned	20,971.23
	$818,085.01

The profit and loss appropriation account for the year ending July 31, 1929, is as follows:—

DEBIT

Examination expenditures on outside properties written off	$6,419.19
Reserved for depreciation of buildings, plant, and machinery	61,190.62
Reserved for Dominion income taxes	10,168.20
Surplus July 31, 1929, carried to balance sheet	357,840.33
	$435,618.34

CREDIT

Surplus July 31, 1928	$135,019.80
Sundry adjustments	54.40
Balance brought down	300,544.14
	$435,618.34

During the period ending July 31, 1929, 100,540 tons of ore were hoisted, of an average grade of $7.93 per ton, and produced bullion to the value of $797,-113.78. The cost per ton milled during this period was $5.15 as against $5.44 for the same period last year.

The following report on operations at the mine is taken from the annual report of the manager, Robt. E. Dye:—

Results of Development

During the fiscal year under review, active exploration and development work was conducted in various parts of the property. Fair results were obtained in several places, but by far the most important developments of the year took place in the 709 drift area on No. 9 vein southeast of the Central system. In this area a productive zone was encountered extending from the 866-foot level up to the 400-foot horizon. An ultimate production of approximately $1,000,000 in ore of $9 per ton grade is now assured from this section with chances of extending the present known limits of the ore zone.

Work in the northern part of the property at the 400-foot level has recently come into an ore occurrence which it seems certain is a continuation of some of the southerly Hollinger veins. At the time of writing, October 30, an ore section is exposed at the 400-foot level for a length of 175 feet, which assays in excess of $7 per ton over an average width of 110 inches. The area is now being investigated at the 500-foot level by means of a crosscut. This very considerable body of indicated ore was not taken into account in arriving at the ore reserves estimate presented herewith.

Summary of Underground Operations

During the fiscal year ended July 31, 1929, the following development work was done:—

Operation	Feet	Total cost	Cost per foot
Drifting and crosscutting	6,243	$77,421.53	$12.40
Raising	473	8,665.98	18.31
Diamond-drilling, underground	8,113	14,558.96	1.79

Some 100,259 tons of ore was hoisted, of which 88,733 tons was taken from the stopes. The cost of ore delivered to the primary crushing plant averaged $1.97 per ton.

The Mill

The mill operated continuously during the year and the following results were obtained:—

Tons milled	100,540
Average value per ton	$8.63
Gross value	867,749.38
Bullion recovered	797,113.78
Average running time	95.5 per cent.

Production

From bullion produced during the year	$797,113.78
From bullion produced during former years	3,688,216.90
Total	$4,485,330.68

The above figures do not include bullion produced by the Porcupine Crown before this property was acquired by the company.

Cost of Production

	Total cost	Cost per ton
Development	$107,124.39	$1.07
Ore extraction	196,773.96	1.96
Crushing, conveying, and milling	121,132.42	1.20
Shipping and marketing bullion	5,201.39	.05
General camp maintenance	12,222.83	.12
Administration at mine	20,655.61	.21
Head office expense	7,961.52	.08
Corporate expense	17,731.70	.18
Taxes	8,387.07	.08
Insurance	20,349.98	.20
Total	$517,540.87	$5.15

Ore Reserves

As at July 31, 1929, the ore reserves were estimated at 127,500 tons of an average value of $8.16 per ton, or a total gross value of $1,040,000. This represents an increase of 10,600 tons and of $150,000 in gross value over the corresponding figures for the previous year.

During the period covered by this report, a total of 100,259 tons of ore of a gross value of approximately $868,000 was extracted. It will be seen, therefore, that the ore developed during the year amounted to approximately 110,800 tons of ore of an estimated gross value of $1,018,000. These figures do not make any allowance for the ore section recently exposed at the 400-foot level in the northern part of the property, from which a considerable tonnage of ore is already assured.

Walsh-Katrine Gold Mines, Limited

Walsh-Katrine Gold Mines, Limited, operated their property in Katrine township, district of Timiskaming, with a force of 20 men. The officers and directors of the company are: Hugh Walsh, president; W. O. Taylor, secretary; E. L. Gilpin, treasurer; and E. G. Goudey. J. P. Hussey is general manager, and K. B. Heisey is consulting engineer.

Up to the end of 1928 the following work was done: A shaft was sunk 520 feet, and stations were cut on the 140-, 250-, 375-, and 500-foot levels. There was a total of 2,000 feet of drifting and crosscutting.

West Dome Lake Gold Mines, Limited

This company has an authorized capital of 7,000,000 shares of no par value. All the undertakings of the Consolidated West Dome Lake Mines, Limited, were taken over by this company on incorporation for a consideration of 3,500,000 fully paid shares of no par value. Of the shares remaining in the treasury, 403,895 shares were taken up by the shareholders at 10 cents under the offering made June 18, 1927; 667,000 shares were subscribed for by the directors at 15 cents; 10 shares were issued to the incorporators; and 300,000 shares were sold under an underwriting arranged by the directors. The balance of unsubscribed shares in the treasury on December 31, 1927, was 2,129,095.

The holdings of the company consist of 8 mining claims and a fraction of the Ritchie veteran claim situated in the southeastern portion of the township of Tisdale, district of Cochrane, adjoining the property of the Dome Mines, Limited, on the west.

The officers of the company are: Sir Henry Pellatt, president; Wm. H. Kinch, vice-president; F. L. Hutchinson, secretary-treasurer; D. M. McPhail, manager. The directors of the company are: Sir Henry Pellatt, M. P. Van Der Voort, R. L. Baker, Toronto; Wm. A. Taylor, A. A. McKelvie, F. L. Hutchinson, New Liskeard, Ont.; and Wm. H. Kinch, Buffalo, N.Y.

The report to the shareholders for the period ending December 31, 1928, contained the following from the president's letter:—

The mill was not operated during 1928, but was started in January, 1929, when development had reached the 1,325-foot level and, as a result of the improvements carried out, has been treating an increased tonnage very efficiently. Unfortunately the grade of ore treated has been lower than we anticipated. This has been due to irregularities and narrowing of the veins as stoping has proceeded, causing dilution; also results to date from development on the 1,325-foot level have been disappointing. While good values have been obtained in short sections on this level, the vein widths have been too narrow to make ore. On this level we are evidently working on a lean horizon. This has occurred before on upper levels but at present we lack money to carry development to deeper and possibly more favourable ground.

The mine has not been meeting operating expenses since the mill was started, and the company lacks development capital. The share offering made to shareholders with the report issued December 1, 1928, was subscribed only to a very small extent. It is not possible to sell the remaining treasury shares on the present basis, and some form of reorganization is therefore necessary if development is to continue and if the excellent chances which the company has in some sections of its property are to be tested. The eastern section, in particular, where vein widths are much better and the geology highly favourable, warrants more exploration. So far, work has necessarily been confined to one level in that section.

You will find enclosed with this report, notice of the annual general meeting and of a special general meeting called to consider a by-law covering a proposed reorganization of the company. The reorganization provides for the formation of a new company with a capital of 3,500,000 shares of no par value and the sale to such new company of all the assets and undertakings of this company for 1,500,000 shares, being equal to one share for each four shares of this company now issued. This would leave 2,000,000 shares in the treasury of the new company.

The following statements are from the report of the manager:—

Mining

Development and exploration work during the year was as follows:—

Level	Drifting	Cross-cutting	Raising	Sinking	Slashing
	feet	feet	feet	feet	feet
1,050-foot	1,371½	567½	100	.....	281½
1,050-foot sub	16	17	.....	.....	.....
1,200-foot	878½	73½	166	136½	71
1,325-foot	4½	35	.....	.....	6
Total	2,270½	693	266	136½	358½

In addition to the above, a station, 13 by 11 by 10 feet, was cut at the 1,325-foot level.

Development

Development work underground was confined to drifting east and crosscutting north on the 1,050-foot level and drifting east on the 1,200-foot level. A raise was put through from the 1,200-foot level to the 1,050-foot level and then continued by sinking from the 1,200- to the 1,325-foot level.

On the 1,200-foot level a total length of 630 feet of ore was developed, namely "B" and "C" lenses. The "B" lens contained a length of 246½ feet by 3.66 feet in width, average grade $15.33. The "C" lens contained a total length of 383½ feet divided into three sections as follows: No. 1 section, 231 feet by 2.5 feet wide, average grade $5.12; No. 2 section, 127½ feet by 2.63 feet wide, average grade $8.26; No. 3 section, 25 feet by 2.5 feet wide, average grade $6.88.

On the 1,050-foot level drifting was carried east for a distance of 2,800 feet from the Main shaft and considerable exploration carried on by crosscutting, short drifts, and raises. In this easterly section a length of over 450 feet of low-grade ore was developed in three shoots. In places this ore is from 15 to 20 feet wide, and in my opinion this section warrants a great deal more development.

When production started at the beginning of 1929, 81 men were employed, 56 of these being underground.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value.

The officers of the company are: Oliver Cabana, Jr., president; Edwin Lang Miller, vice-president and secretary; Gerard F. Miller, treasurer; James E. Grant, general manager. The directors are: Oliver Cabana, Jr., James Y. Murdoch, Edwin Lang Miller, W. H. Wright, and Oliver G. Donaldson.

An average of 405 men was employed at the mine during 1928.

The report of the general manager, as contained in the eighth annual report of the company for the year ending December 31, 1928, is, in part, as follows:—

During the year, 256,331 tons of ore were treated, and the bullion recovered therefrom amounted to $1,845,923.74, with an average value per ton of $7.20.

The mill operated 94.779 per cent. of its possible running time, and treated an average of 700 tons per day.

The analysis of operating costs, reproduced below, shows a total cost per ton milled, including the year's expenditure for exploration and development, of $5.334 per ton.

Analysis of Operating Costs

	Total	Cost per ton milled
Development and exploration	$326,863.00	$1.275
Stoping	349,332.78	1.363
Transporting ore (hoisting, etc.)	231,227.78	.902
Milling charges	270,945.50	1.057
Market bullion	12,803.43	.049
New road construction and general surface	5,866.55	.023
Stock transfer and registrar charges	19,692.86	.077
General and undistributed charges (storehouse; maintenance; miscellaneous; mine buildings; administration and management; property taxes, insurance, interest and exchange; legal expenses, contributions, and miscellaneous)	107,664.57	.420
Depreciation plant and equipment	43,009.55	.168
Total	$1,367,406.02	$5.334

Summary of Development and Exploration

December 31, 1928

	Drifting	Shaft-sinking	Cross-cutting	Diamond-drilling
	feet	feet	feet	feet
December 31, 1927	32,259.5	3,633	4,491.5	14,923.5
Fiscal year	11,981	823	2,886.5	13,461
December 31, 1928	44,240.5	4,456	7,378	28,384.5

Since the commencement of operations in May, 1921, to December 31, 1928, the total bullion production was $11,137,208.54, from 1,032,817 tons milled, with a value per ton of $10.78. During 1928, the mine has had many discouraging conditions arise which materially contributed to a decrease in bullion produced for the year.

The mining to date has been conducted on what is known as the north or No. 1 vein and south or No. 2 vein between two major faulting systems.

The No. 2 vein to date has produced its best values above the 700-foot level. The ore mined below that horizon, although enriched in places, produces a milling grade of $6 to $7 per ton. The ore from No. 1 vein, being of a higher grade, has been mixed with the No. 2 ore, thus producing a better grade of ore for the mill. The ore in the No. 1 vein was in the shape of a lens with the top 500 feet below the surface and with its greatest length at the 1,125-foot level, where it was 1,100 feet long. The lens bottomed between the 1,750- and 1,875-foot levels. The bottom and ends of this lens became so narrow that with the dilution, it did not improve the ore going to the mill from No. 2 vein for part of the year.

However, a new vein has appeared on the 2,000-foot level in approximately the same location as No. 1 vein. It is slightly different in character and dips to the south in contrast to No. 1, which was approximately vertical. On this level the new vein has been opened up for 700 feet, of which 540 feet is in ore.

A vein of similar characteristics and dip has been opened on the 1,250-foot level on the east claim for 800 feet, 550 feet of this length being stoping ground with the probability of more being added when further prospecting has been done. The present east heading is still in the ore body, which, however, is narrower than the part of the ore shoot already opened up. This east drive has 125 feet to go along the vein before reaching the boundary. The same ore body has also been opened up on the 1,500-foot level in the east claim, and a crosscut on the 1,375-foot level has at present 200 feet to go to reach it.

While the ore opened on the 2,000-foot level in the central claim has not been connected with the ore occurring on the 1,250- and 1,500-foot levels in the east claim, the location of the two occurrences, the character of the vein material, and the similarity in the dip suggests strongly that further work in the east claim will prove these ore bodies to be connected and to occur along the same vein series.

As outlined in our 1927 report, both shafts have been sunk to the 2,000-foot horizon, No. 1 being 2,030 feet and No. 3 being 2,100 feet deep. An ore pocket with loading equipment has been installed at No. 3 shaft below the 2,000-foot level, also excavations for pumping, transformer, and charging stations have been made at that level.

On completion in September of the work in the shafts and stations, additional air and machines were released for exploration purposes and fast progress has been made in opening up the veins both to the east and to the west. As the development work progressed, more favourable results were met with in the east drives than in the west, and for this reason more attention has been paid recently to the east sections of the property than to the west.

In addition to the ore developed on the northeast part of the property, a new ore shoot has been opened up on the 1,750-foot level beginning about 1,000 feet east of No. 3 shaft and paralleling No. 2 vein. For a distance of 65 feet now opened up, it shows an average value of over $15 across the width of the drift. This ore is being drifted on to the east and resembles the ore occurring in the north vein series rather than that of the south or No. 2 vein.

Crosscutting is now proceeding south on this level to cut the easterly extension of No. 2 vein, east of a fault which throws it to the south about 110 feet. This crosscut is located 1,050 feet east of the No. 3 shaft.

Values adjacent to the shaft on the south vein on the 1,875-and 2,000-foot levels have not shown any improvement over intermediate levels. However, recent diamond-drill work has indicated ore of good grade on the 2,000-foot level to the east of the shaft, 60 feet north of the present drift which followed one of the fractures composing the No. 2 vein series. A crosscut is now nearing this objective.

Drifting is proceeding in the west section of the property, along the south or No. 2 vein, from the No. 3 shaft, on the 400-, 1,000-, 1,750-, and 2,000-foot levels.

These drives are being extended with the object of exploring the easterly continuation of the Lake Shore north vein which is displaced northward about 550 feet by a large fault occurring in the west section of the property. This vein corresponds to the north vein in the central part of the Wright-Hargreaves and, owing to the displacement, the section of the vein lying to the west of the fault is most easily approached from the south or No. 3 shaft.

The mill has operated continuously during the year with the exception of unavoidable shut-downs caused by power failure, or the necessity for repairs. Only such minor changes or additions were made in the mill as were considered necessary to increase the efficiency of the milling process. These changes consisted of improvements in the clarifying and flotation methods.

The capacity of the mill has been a large factor in contributing to the speed and economical development of the mine. It has made it possible to make a profit on all ore encountered in drifting, provided such ore contained more gold than it would cost for milling, plus the amount left in the tailings. As most of the ore mined during the year has been of low grade, any smaller tonnage would have resulted in a decrease in gold production, corresponding approximately to any decrease in tonnage.

Expenditures on the surface have been kept as low as possible and consisted of an addition to the office for a drafting room and vault, an addition to the steel shop, and an addition of 600 k.v.a. to the transformer capacity.

Underground, in addition to regular equipment, there has been added one diamond-drill, one locomotive complete with charging equipment, and an electric sinking hoist. This hoist, which has a capacity of 6,000 pounds pull, was installed on the 1,250-foot level at the No. 3 shaft.

GRAPHITE

Black Donald Graphite Company, Limited

The mine and mill of the Black Donald Graphite Company, Limited, were operated throughout 1928 and until February 28, 1929, when the mill was completely destroyed by fire. The property is situated 14 miles from Calabogie, in Brougham township, Renfrew county.

The vertical, two-compartment shaft had been completed to a depth of 340 feet in January, 1929, and a drift run 280 feet to the north, when all mining was discontinued owing to the loss of the mill. This drift will be extended to intersect the ore body about 50 feet below the present working at the inclined shaft.

During the period of operation, 196 tons of graphite were produced. An average force of 45 men was employed.

R. F. Bunting, Calabogie, is manager.

GYPSUM

Canada Gypsum and Alabastine, Limited

The Canada Gypsum and Alabastine, Limited, operated the mines and mills at Caledonia, Seneca township, and Lythmore, Oneida township, Haldimand county, during the entire year.

The officers of the company are: R. E. Haire, president and managing director; O. R. Whitby, vice-president; S. H. J. Reid, secretary-treasurer.

At Caledonia 83,762 tons of rock were mined and the final production was: 52,437 tons of plaster, 17,000,000 square feet of gypsum board, and 1,790,000 square feet of gypsum block.

During the year the plant was enlarged by the addition of one of the latest board machines and dryers.

An average force of 220 men was employed under the superintendence of L. V. Robinson.

The Lythmore mine, employing an average of 43 men, produced 12,935 tons of rock, from which 8,601 tons of plaster was made.

LEAD

Kingdon Mining, Smelting and Manufacturing Company, Limited

The company operates a producing lead property on the Ottawa river. Their plants in Fitzroy township, Carleton county, were operated continuously through the year.

The total development in the mine during the year 1928 amounted to 1,555 feet and was distributed as follows: 1,025-foot level, 143 feet; 1,150-foot level, 410 feet; 1,275-foot level, 1,002 feet. Stoping was, for the most part, on the 1,025- and 1,150-foot levels.

An average force of about 190 men was employed at the mine, mill, and smelter throughout the year.

R. R. Rose is mine superintendent; J. U. MacEwan, smelter superintendent; and R. E. Vear, mine foreman.

LEAD AND ZINC

North American Metals Corporation, Limited

This company is capitalized at 3,000,000 shares of no par value.

The officers and directors are: F. J. R. Forster, 55 Waterloo Street, Stratford, Ont.; W. L. McIlveen, 129 Adelaide Street West, Toronto; T. B. Gleave, C. S. Irish, N. F. D. Beard, J. Bennett, Stuart H. Glass, D. J. Nickle, all of Toronto, and H. E. Knobel, Loon, Ont.,

The holdings consist of two properties in the township of Dorion, district of Thunder Bay, and constitute 15 claims in all. Past work has resulted in

two shafts being sunk and a limited amount of underground work being done from each. The Dorion, an inclined shaft 100 feet deep, has not been worked for some years. Lateral work on the first level consists of about 80 feet of drifting. The workings are full of water. The vein is reported to have shown spotty values of galena. In this vicinity an adit was also driven crosscutting the formation, and 120 feet and 60 feet of drifting were done from the adit. Work was carried on at the shaft known as the Ogema mine during 1927 and up to July, 1928. It was again dewatered in the spring of 1929 and about 30 feet of drifting was done on the 200-foot level. The property shut down pending the result of an examination by Percy E. Hopkins. The Ogema shaft is 200 feet deep, and lateral work to the extent of 120 feet of crosscutting and 150 feet of drifting has been done.

H. E. Knobel, of Loon, Ont., is in charge of the property.

Towagmac Exploration Company, Limited

Lake Geneva Mine

The holdings belonging to this group, consisting of 25 claims and being part of lots 6, 7, 8, and 9, concession V, and lots 6, 7, and 8, concession VI, in the township of Hess, were staked by J. H. Collins in October, 1924. The Babson interests of Chicago formed a syndicate to promote the property and in May, 1925, commenced surface work with a capitalization of $40,000. Trenching opened small showings of lead and zinc. That fall 2,360 feet of diamond-drilling was completed. The property then lay idle until September, 1927, when Towagmac Exploration Company, Limited, optioned the property from the Babson interests. Two thousand feet more diamond-drilling was done, and the following underground work has been completed to date:

	Feet
No. 1 shaft	250
Crosscut, 160-foot level	25
Crosscut, 235-foot level	54
Drift, 235-foot level	760
Raising, 235-foot level	340

This work has opened an ore zone 700 to 800 feet long and 5 to 6 feet wide with fair grade.

The terms of the option, as well as calling for a certain amount of underground work, stated that within two years a new company was to be formed. During the summer of 1929, in accordance with this clause, the Lake Geneva Mining Company, Limited, was formed. The authorized capital is 1,000,000 shares of $1 par. The division of the stock was as follows: Towagmac Exploration Company, 700,000 shares; Babson interests, 250,000 shares; treasury stock, 50,000 shares.

The officials of the Lake Geneva Mining Company are as follows: J. J. McFadden, president; T. W. Lawson, vice-president; W. L. Paterson, secretary; N. A. Timmins, G. L. Babson, J. H. Collins, directors.

To date the Towagmac Exploration Company has almost completed the terms of the option, and it is expected that the new company will shortly take control of the property.

Surface buildings consist of blacksmith shop, temporary headframe, power- and hoist-house, carpenter shop, dry-house, powder magazine, thaw-house, fuse- and cap-house, cook-house with sleep camps above, two smaller bunk-

houses and office building enclosing manager's quarters. The power-house enclosed a 600-cubic foot displacement Ingersoll-Rand compressor directly connected to a 110 h.p. Diesel-type engine, which also drives a 110-volt D.C. generator for lighting purposes. The hoist, which is also in the power-house, is a 7- by 6-inch Ingersoll-Rand air-operated type SSR. The blacksmith shop is equipped with: Ingersoll-Rand No 34 drill sharpener, oil furnace, hand forger, hand-operated drill press. All buildings excepting the powder-houses are electrically lighted.

W. E. Bowden is in charge of the property.

NICKEL AND COPPER

Falconbridge Nickel Mines, Limited

This company was incorporated August 28, 1928, with an authorized capitalization of 5,000,000 shares of no par value, of which 2,800,000 shares have been issued. T. Lindsley is president; H. Lindsley, vice-president; and N. F. Parkinson, secretary-treasurer; with W. S. Morlock and J. G. Hardy on the board. The head office address is 407 Excelsior Life Building, Toronto.

The holdings consist of 2,240 acres in Falconbridge and Garson townships, Sudbury district.

Some diamond-drilling had been done on the property prior to 1919. During the spring of 1928 an extensive drill campaign was carried on, proving a large body of fair-grade nickel-copper ore on the upper horizons. One pilot hole was drilled to intersect the ore at about 1,000 feet. This core showed 4½ per cent. combined values. The break has been traced on surface for over 7,000 feet.

A three-compartment shaft was started on September 17, 1928. By the end of the year it had been completed to below the 350-foot level and a crosscut driven to intersect the ore on the 225-foot level. This crosscut intersected 73 feet of ore.

Sinking to the 225-foot level was done with a portable gasoline compressor and a 6- by 8-inch Jenckes hoist. The permanent headframe was then installed and the old hoist replaced by a 4-foot Ingersoll-Rand double-drum hoist geared to a 100 h.p. General Electric motor. A 900 cubic foot compressor, direct connected to a 150 h.p. General Electric motor took the place of the original equipment.

The building programme during 1928 consisted of the new headframe, power-house, bunk-house, cookery, powder magazine and thaw-house, and office.

Operations during 1929 have worked a miraculous change in the appearance of the property both underground and on surface. The shaft has been completed to the immediate objective, 40 feet below the 1,000-foot level. Drifting has proceeded on the 225-foot level both east and west of the main crosscut, with very gratifying results. On the 350-foot level and the 1,000-foot level the crosscut intersected 16 and 20 feet of ore, respectively. Considerable drifting has also been done on both these levels.

On surface the rock-house has been nearly completed. Three new bunk-houses have been built in the vicinity of the mine, as well as a machine shop, a dry-house, and a warehouse. The compressor capacity has been increased by the installation of a 1,900 cubic foot Bellis & Morcom compressor.

At the time of writing the smelter is well under way. Work has been held up somewhat by slow deliveries and by the fact that the spur line, which was to

have been ready to handle the construction material, is still under construction. However, the company plans to have the plant operating before the end of the year. It is designed to handle 350 tons per day.

Ernest Craig is in charge of the property.

International Nickel Company of Canada, Limited

Previous to 1929, the entire stock of the International Nickel Company of Canada, Limited, was owned by the International Nickel Company of New Jersey. During the latter part of 1928 by an exchange of stock the Canadian company became an independent organization, with head office at 67 Wall Street, New York. An extract from their 1928 annual report explains the action:—

> The International Nickel Company of New Jersey, prior to 1929, owned the entire capital stock of the International Nickel Company of Canada, Limited, and accordingly results of operations of the International Nickel Company of Canada, Limited, have heretofore been published in the annual reports of the International Nickel Company of New Jersey.
>
> During the latter part of 1928, a plan of reorganization was consummated whereby the International Nickel Company of Canada, Limited, previously a fully owned subsidiary, issued its stock direct in exchange for stock of the International Nickel Company of New Jersey, over 99 per cent. of both preferred and common stock of the New Jersey company being thus voluntarily exchanged. The operating assets of the New Jersey company, located in the United States, were transferred to a new corporation, known as the International Nickel Company, Inc., organized under the laws of Delaware, all of the capital stock of which is now owned by the International Nickel Company of Canada, Limited.

The officers and board of the company differ to some extent from that of the New Jersey company, which appeared in our previous report. The new officers are as follows: Charles Hayden, chairman of the board of directors; Robert C. Stanley, president; John L. Agnew, vice-president; John F. Thompson, assistant to the president; James L. Ashley, secretary and treasurer. The other directors are: John L. Agnew, Copper Cliff, Ont.; John P. Bickell, Britton Osler, Toronto; J. W. McConnell, Montreal; James A. Richardson, Winnipeg; Sir Harry McGowan, Rt. Hon. Lord Melchett, Hon. Henry Mond, Robert L. Mond, D. Owen Evans, London, England; Rt. Hon. Lord Weir, Glasgow, Scotland; James L. Ashley, John Foster Dulles, Charles Hayden, Robert C. Stanley, Andrew V. Stout, William E. Corey, William N. Cromwell, New York; William T. Graham, Greenwich, Conn.; Reg. Halladay, Cresskill, N.J.; William J. Hutchinson, Seward Prosser, Englewood, N.J.; Thomas Morrison, Grant B. Shipley, Pittsburgh, Pa.; William W. Mein, San Francisco, Cal.

The financial statements shown below are from the 1928 annual report of the International Nickel Company of Canada, Limited.

CONSOLIDATED GENERAL BALANCE SHEET DECEMBER 31, 1928

ASSETS	International Nickel Company of Canada, Limited, and subsidiaries Dec. 31, 1928	International Nickel Company (New Jersey) and subsidiaries Dec. 31, 1927
PROPERTY ACCOUNT:		
Properties owned and operated as at December 31, 1927	$68,456,428.31	$67,020,058.31
LESS amount written off for dismantlement	142,508.71	230,602.84
	$68,313,919.60	$66,789,455.47
Additions, less recoveries	7,958,610.81	1,666,972.84
	$76,272,530.41	$68,456,428.31
DEDUCT Reserves:		
Depreciation of plants	$11,852,063.46	$10,776,739.08
Depletion	4,560,025.19	4,183,503.30
	$16,412,088.65	$14,960,242.38
	$59,860,441.76	$53,496,185.93
SUNDRY INVESTMENTS	2,058,896.67	1,571,277.32
	$61,919,338.43	$55,067,463.25
CURRENT ASSETS:		
Inventories	$7,278,429.46	$9,821,478.67
Accounts and bills receivable	4,246,974.39	2,633,888.82
Interest receivable	137,184.39	59,762.19
Deferred instalments on subscriptions for common stock	151,320.00	.....
Advances	87,395.11	121,014.09
Government securities	2,730,100.00	2,730,100.00
Loans on call (secured)	17,600,000.00	2,200,000.00
Cash	1,848,666.69	1,737,454.65
	$34,080,070.04	$19,303,698.42
	$95,999,408.47	$74,371,161.67
LIABILITIES		
CAPITAL STOCK:		
Issued or issuable in exchange for stock of the International Nickel Company (now Nickel Holdings Corporation) deposited under agreement dated Oct. 31, 1928, 7 per cent. cumulative preferred (89,125 shares, $100 par value)	$8,912,500.00	$8,912,600.00[1]
Common stock, no par value (11,258,208 shares)	46,909,200.00	41,834,600.00[1]
	$55,821,700.00	$50,747,200.00
Ten-year serial 5 per cent. purchase money notes	$1,800,000.00	$2,100,000.00
CURRENT LIABILITIES:		
Accounts payable and pay rolls	$2,245,733.59	$828,055.90
Taxes accrued	1,214,893.45	703,256.47
Reserved for preferred dividend payable February 1, 1929	155,968.75	133,689.00
	$3,616,595.79	$1,665,001.37
FUNDS AND RESERVES:		
Insurance and contingent	$1,245,603.55	$995,457.12
Retirement system	345,689.20	.....
	$1,591,292.75	$995,457.12
SURPLUS:		
Capital surplus represented by surpluses of subsidiaries at acquisition on November 1, 1928	$16,030,641.57	
Earned surplus	17,139,178.36	$18,863,503.18
	$33,169,819.93	$18,863,503.18
	$95,999,408.47	$74,371,161.67

[1]Preferred stock of the International Nickel Company (N.J.) carried a rate of 6 per cent. The common stock of the New Jersey company, outstanding December 31, 1927, consisted of 1,673,384 shares of a par value of $25 each.

CONSOLIDATED GENERAL PROFIT AND LOSS STATEMENT OF COMBINED COMPANIES

(For Twelve Months Ended December 31, 1928)

		December 31, 1928 (12 months)	December 31, 1927 (12 months)
Earnings of all Properties after deducting manufacturing, selling, expense ordinary, repairs and maintenance		$16,076,595.52	$8,861,895.59
Other Income, less interest on purchase money notes		629,999.05	123,729.90
Total Income		$16,706,594.57	$8,985,625.49
Deduct:			
General office expense	$967,478.56		603,029.06
Reserved for federal and franchise taxes (estimated provision)	1,188,678.59		614,498.87
		2,156,157.15	$1,217,527.93
Net Operating Income		$14,550,437.42	$7,768,097.56
Deduct:			
Retirement system and insurance reserve	$556,765.02		
Orford works property expense			108,156.91
Depreciation and depletion (provision for)	1,594,354.98		1,595,395.93
		2,151,120.00	$1,703,552.84
Profit for the Year		$12,399,317.42	$6,064,544.72
Dividends:			
Preferred	$557,034.25		534,756.00
Common	4,331,095.25	4,888,129.50	3,346,768.00
Balance to Surplus		$7,511,187.92	$2,183,020.72

QUARTERLY CONSOLIDATED GENERAL PROFIT AND LOSS STATEMENT OF COMBINED COMPANIES

(For twelve months ended December 31, 1928)

	1st Quarter Mar. 31, 1928	2nd Quarter June 30, 1928	3rd Quarter Sept. 30, 1928	4th Quarter Dec. 31, 1928
Earnings of All Properties after deducting manufacturing, selling expense, ordinary repairs and maintenance	$2,977,806.78	$4,018,952.27	$4,130,467.39	$4,949,369.08
Other Income, less interest on purchase money notes	46,562.45	82,925.58	140,719.25	359,791.77
Total Income	$3,024,369.23	$4,101,877.85	$4,271,186.64	$5,309,160.85
Deduct:				
General office expense	179,998.82	214,506.41	204,365.54	368,607.79
Reserved for federal and franchise taxes (estimated provision)	253,574.21	312,240.35	330,524.83	292,339.20
Net Operating Income	$2,590,796.20	$3,575,131.09	$3,736,296.27	$4,648,213.86
Deduct:				
Retirement system and insurance reserve	98,174.03	207,680.62	118,855.19	132,055.18
Depreciation and depletion (provision for)	384,702.04	388,849.17	399,191.34	421,612.43
Profit	$2,107,920.13	$2,978,601.30	$3,218,249.74	$4,094,546.25
Dividends:				
Preferred	133,689.00	133,689.00	133,687.50	155,968.75
Common	836,692.00	836,692.00	1,255,035.00	1,402,676.25
Balance to Surplus	$1,137,539.13	$2,008,220.30	$1,829,527.24	$2,535,901.25

With reference to the merger between the Mond and International Nickel companies, the 1928 annual report makes the following comment:—

Since the close of the fiscal year ended December 31, 1928, with which this report primarily deals, your company has, through an exchange of stock, acquired a controlling interest in the stock of the Mond Nickel Company, Limited, of England, whose mines and smelter are located in the Sudbury District of Ontario, adjacent to your properties. This logical and economic fusion of interests will obviate, to a great extent, the necessity of duplicating mining and smelting operations with attendant heavy capital expenditures. Many further economies can be expected as a result of having operations conducted by a single organization. Your management believes that great benefits will accrue, not only to you as stockholders, but to consumers of nickel throughout the world.

Copper Cliff Smelter

Referring to operations in 1928, the company's annual report says:—

The smelter at Copper Cliff ran throughout the year exclusively on ore from your Creighton mine. During recent months matte production has been so increased that at the present time there is being produced approximately the same tonnage of matte per month as was required during the peak of war operations, 1917-18.

Owing to uninterrupted operations and the large tonnage of Bessemer matte produced, costs recorded are the lowest in the history of your smelter.

Regarding the construction programme the president continues:—

Plans for the new smelter are perfected and contracts for the necessary steel work have been awarded. There will be installed in this plant, the most modern of its kind, five 1,000-ton reverberatory furnaces and thirty 10-hearth Herreshoff roasting furnaces. The foundation for a 500-foot stack is finished, as are also foundations for receiving bins, crushing and screening plant. Work has been actively pushed throughout the winter months to permit an early erection of steel in the spring of 1929. In order to furnish additional water for the concentrator a new pipe line is being laid to Kelley lake, a distance of about two miles.

Huntington Works

During the past year the Huntington works was operated without interruption at the highest rate of production so far attained. Concurrent with an increase in the sales of rolled Monel metal there was a corresponding increase in the sale of rolled nickel, especially of rolled nickel anodes for electroplating. No material installation of equipment was made during the year.

Creighton Mine

Creighton mine operated continuously through 1928 supplying all the ore for the smelter at Copper Cliff. The major portion of the production came from shrinkage stoping between the 16th and the 23rd levels. About 40 per cent. of this production was from the main ore body. No. 4 shaft has been completed to below the 40th level loading pockets and the pockets cut out. About the end of the year, work was proceeding on the excavation of the crusher station on the 40th level.

The average number of men employed daily for the year was 623.

R. D. Parker succeeded W. J. Rolfe as superintendent in September, 1928. Chas. Lively is mine captain; and J. Treasure and J. Brown, assistant captains.

Frood Mine

In commenting on the development work at the Frood mine during 1928, President Stanley gives the following interesting summary:—

The surface plant at the Frood mine is, to a large extent, completed, with headframe erected and the rock-house in operation. Hoists and compressors have been installed in the power-house. These hoists are amongst the largest in Canada, the main hoist designed to handle skips containing 10 tons of ore from the 2,000-foot level and 7 tons of ore from the 2,800-foot level, and the cage-hoist with a capacity for raising or lowering 60 men. A change-house capable of taking care of 1,300 men, together with mine and survey offices, is in use. The drill-sharpener house, warehouse, machine shop, electrical repair shop and boiler shop have been erected and most of the necessary machinery has been installed. The yard has been graded and service tracks for supplies and ore provided.

Good progress has been made on underground work. The main shaft (28 by 16 feet) was completed to a depth of 3,040 feet, and a ventilating shaft is now being sunk and has reached the 1,200-

foot level. Approximately 9,922 linear feet of drifting and crosscutting have been completed and the underground development to date amounts to approximately 13,762 linear feet. In addition, approximately 220,589 cubic feet were excavated for stations and ore and waste pockets. A total of 166,443 tons of rock was hoisted in accomplishing this work.

Development has not progressed sufficiently to enable your management to report exact tonnages or average metal contents in the lower levels of the Frood ore body. Many feet of crosscuts have been driven, and reserves of high-grade ore sufficient to run your smelter for many years are now proved. On the 1,200-foot level, 100 feet of ore has been crosscut and channel samples show copper 1.77 per cent., nickel 2.61 per cent., and rock 5 per cent.

On the 1,600-foot level 48 feet of ore has been crosscut, and channel samples show copper 2.90 per cent., nickel 2.15 per cent., and rock 9.3 per cent. On the 2,000-foot level 39 feet of ore has been crosscut, and channel samples show copper 2.09 per cent., nickel 1.93 per cent., and rock 5.9 per cent. This crosscut is not complete. On the 2,400-foot level 64 feet of ore has been crosscut, and channel samples show copper 3.6 per cent., nickel 1.5 per cent., and rock 28 per cent. On the 2,800-foot level 139 feet of ore has been crosscut, and channel samples show copper 12.14 per cent., nickel 2.66 per cent., and rock 19.2 per cent.

It should be noted that the ore delivered to the smelter will show considerably higher metal contents than indicated by these analyses, since the rock percentage is, to a large extent, removed before the ore is shipped from the mine.

McVittie-Graham Mines, Limited

The officers and board of directors of the McVittie-Graham Mines, Limited, are as follows: Wm. McVittie, Sudbury, Ont., president; Norman R. Fisher, 132 St. James Street West, Montreal, vice-president and managing director; Edward C. Pratt, Geo. E. Leighton, and Ralph E. Allen, directors.

Returns of the company filed December 31, 1928, show that of the capital stock of 5,000 7 per cent. preferred shares, par value $100, and 5,000,000 common shares, par value $1, 5,000 preferred shares and 1,750,000 common shares have been issued and allotted for properties, rights, and $52,500. Common shares to the extent of 436,000 were sold at a discount of 75 per cent.

The company controls a total of 3,000 acres in the Sudbury district. These are located in the townships of Graham, Creighton, Snider, Garson, Capreol, Maclennan, Norman, Falconbridge, Blezard, Denison, and Drury. With the exception of the Howland and Totten properties the claims are owned outright. The company's holdings include groups adjoining the Creighton, Garson, and Worhtington mines.

Although extensive surface work and some diamond-drilling has been done on several of the groups, most of the work during 1928 was on the Moose Lake property near Skead Siding. With the aid of a portable compressor and a small mining plant, a two-compartment shaft was started in September.

In the spring of 1929 control of the company passed to interests comprised of the British Metals Corporation, N. A. Timmins interests, and F. M. Connell. It is reported that these parties paid $300,000 into the treasury.

A mining plant was moved into the Moose Lake property, and W. R. Dunbar was placed in charge. The shaft was continued to 265 feet, and a total of 115 feet of crosscutting and 466 feet of drifting was done on the 250-foot level. Mining operations were stopped in the early part of July, 1929, to allow for the completion of a diamond-drill campaign underground. Results to date, in general, show encouraging nickel values with low copper.

The mining plant on the property consists of a 4- by 10-inch Jenckes hoist, a Sullivan straight-line compressor, two steam boilers, and a well equipped blacksmith shop. The camps include two bunk-houses, cookery, warehouse, office, and stable.

Mond Nickel Company, Limited

The Mond Nickel Company, Limited, was registered in England in 1914 and was a reconstruction of a company by the same name registered in 1900.

Since January 1, 1929, it has become a subsidiary of the International Nickel Company of Canada, Limited.

During 1928 no changes were made in the directorate of the company.

The capital structure prior to the exchange of shares on January 1, 1929, was as follows:

Authorized		Issued
£ 500,000	7 per cent. cumulative preference shares of £1 each, fully paid.....	500,000
1,500,000	7 per cent. cumulative "A" preference shares of £1 each, fully paid..	1,250,000
2,000,000	7 per cent. non-cumulative preference shares of £1 each, fully paid..	2,000,000
1,500,000	Ordinary shares of 10s. each, fully paid.....	1,250,000

Coniston Smelter and Plants

The smelter, sintering plant, concentrator, and acid plant operated continuously throughout 1928. The average force employed for the year was 651 men.

Garson Mine

Production from the Garson mine was maintained at approximately 700 tons per day throughout 1928. Roughly 40 per cent. of this ore came from above the 8th level, and 60 per cent. from the 10th. The waste, which amounts to 300 tons per day, has all been returned to the mine to refill the No. 1 vein system above the 6th level.

Sinking of the main shaft commenced in December, 1928. By April, 1929, it had been completed to its present bottom, 35 feet below the 14th level. The 6- by 10-foot shaft, inclined at 55 degrees, which was started in 1927, was completed during 1928 from the 1,200-foot level to surface. As well as forming an emergency exit, this will serve as a ventilation shaft. A 50,000 cubic foot fan is to be installed in a steel housing on surface.

The major portion of the ore developed during the year was in connection with Nos. 12-1 and 12-3 ore bodies on the 1,200-foot level.

The average force for the year 1928 was 315 men.

A. L. Sharp was in charge of the property.

Levack Mine

During 1928 the Levack mine of the Mond Nickel Company was in continuous operation. Underground work was mainly confined to stoping on the 7th level. A small amount of development work, comprising 949.5 feet of drifting and crosscutting and 1,012 feet of raising, was done. The total tonnage hoisted during the year was 413,000 tons, practically all of which was drawn from the 7th level.

Following the amalgamation of the International Nickel Company, Incorporated, and the Mond Nickel Company, Limited, a programme of greatly increased production at Levack is being undertaken.

To this end the five-compartment main shaft is being deepened from the 8th level to the 13th level, which will permit the opening up of two new haulage levels, the 8th and the 11th, and the establishment of a new loading pocket at the 12th level. A new hoist, handling two 6-ton skips in balance in the No. 3 and No. 4 compartments, is being installed.

During 1928 the average force employed at the mine was 355 men.

The operations during the year were in charge of F. J. Eager, superintendent.

Frood Extension Mine

The Frood Extension has a four-compartment shaft 3,350 feet deep. Sinking, which was started on December 5, 1927, was completed in the spring of 1929. Levels have been cut at 400, 750, 900, 1,200, 1,400, 1,700, 2,000, 2,800, 3,100, and 3,300 feet.

The company started to reopen this property in 1927 to replace the Victoria mine. Diamond-drilling disclosed 70 feet of ore running 22 per cent. copper and 1½ per cent. nickel, and it was decided to sink the shaft to 4,000 feet to prove discovery. The Frood deposit, it is reported, increased its copper values at least ten times between 2,000 and 3,100 feet.

A. D. Carmichael was in charge of the property during 1928.

An average force of 128 men per day was employed throughout 1928.

Sudbury Offsets, Limited

The company owns and has been developing during 1928-29, 46 claims in Foy township, Sudbury district, on the north rim of the basin. Work to date has been in the nature of stripping and diamond-drilling.

In connection with the development, Cyril T. Young, president of the company, stated as follows:—

> A surface outcrop, 30 feet or more in width and over 200 feet long, has been diamond-drilled, 9 out of 10 of the holes catching ore. The massive ore assayed around 4 per cent. combined nickel-copper. Drilling is proceeding to depths of from 500 feet to 1,000 feet. The drilling programme, on which tenders have been called for, covers several thousand feet of drilling on another nickel outcrop about half a mile farther west along the offset. The company is amply financed to carry on with development work for at least another year.

The company was incorporated on July 6, 1928, with head office at 1004 Bank of Hamilton Building, Toronto.

Cyril T. Young, 1 Toronto Street, Toronto, is president; and Daniel W. Lang, Sterling Towers Building, Toronto, secretary-treasurer. The company is capitalized at 5,000,000 shares of $1 par. The original share issue was 2,700,005.

SILVER

Arthur Brocklebank

Kerr Lake Mines, Limited, ceased pumping Kerr lake on April 5, 1928. The property, which is in Coleman township, district of Timiskaming, was leased to Arthur Brocklebank on October 20, 1928. Two men were employed underground. A pillar was taken on No. 7 vein on the 90-foot level, and ore is being picked over in the stopes. No work, other than picking over the dumps, was done during the summer. A 3-ton shipment of high-grade ore, about 3,000 ounces per ton, was made to the Temiskaming Testing Laboratories.

Castle-Trethewey Mines, Limited

Castle-Trethewey Mines, Limited, has a capital of $2,000,000 in shares of $1 par value. The board of directors comprises: J. P. Bickell, president; J. B. Tudhope, vice-president; Balmer Neilly, secretary-treasurer; W. J. Sheppard, S. R. Wickett, and D. H. McDougall, directors. The executive offices are in the Standard Bank Building, Toronto.

Angus D. Campbell is mine manager, and 120 men are employed at the property, which is in Haultain township, district of Timiskaming.

The following is taken from the manager's report for the fiscal year ending March 31, 1929:—

PRODUCTION

Concentrates shipped, dry tons	319.98	
Ounces, per ton	2,974.30	
Total fine ounces silver recovered	951,718.00	
Total pounds cobalt recovered	40,339	

REVENUE

Total ounces paid for	917,672.20	
Average price obtained per ounce	$0.5614	
Revenue from sale of silver		$533,612.98
Total pounds cobalt sold	38,151	
Revenue from sale of cobalt		5,332.15
Total revenue		$538,945.13

PRODUCTION SINCE COMMENCEMENT OF OPERATION

Period	Months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt
Feb. 1, '22 to June 30, '22	5	Sorting	.....	40,000	$28,000.00
July 1, '22 to June 30, '23	12	Sorting	.....	62,811	41,146.80
July 1, '23 to June 30, '24	12	7,607	46.03	350,147	229,656.95
July 1, '24 to June 30, '25	12	30,273	30.62	927,088	637,712.10
July 1, '25 to June 30, '26	12	34,425	29.03	999,234	683,601.48
July 1, '26 to Mar. 31, '27	9	29,136	26.18	762,861	426,928.53
Apr. 1, '27 to Mar. 31, '28	12	40,250	21.32	858,044	486,186.47
Apr. 1, '28 to Mar. 31, '29	12	43,186	22.04	951,718	546,937.28
Total	.....	184,877	.....	4,951,903	$3,080,169.61

SUMMARY OF DEVELOPMENT

	No. 3 Shaft, Feet
Drifts	7,868.3
Crosscuts	2,379.1
Raises	864
Winzes	10.5
Total	11,121.9

Total footage of drifts, raises, and winzes on veins at No. 3 shaft	8,732.3
Percentage of this footage in ore	11.5

SOURCES OF ORE FROM MINE

	Tons	Grade, ounces	Total, ounces
Development	4,448	12.9	57,321
Stopes	38,728	24.8	959,293
Total	43,176	23.5	1,016,614
Waste rock hoisted	33,679	.....	.....
Total hoisted	76,855	.....	.....

Milling

	Tons	Ounces per ton	Total
Ore treated from mine	43,186	.....	.....
Silver recovered	.....	22.04	[1]951,718
Silver in tailings	.....	1.5	64,896
Total	.....	23.54	1,016,614

[1]Smelter returns.

Concentrates Produced (Estimated)

	Pounds	Ounces
Metallics	.....	5,916
Jigs	206,423	407,422
Sands	332,009	480,101
Slimes	70,092	23,258

Operating Costs

	Total cost	Cost per ton	Cost per ounce
Development	$130,506.57	$3.021	$0.137
Mining	81,631.01	1.890	.084
Tramming and hoisting	30,282.74	.701	032
Milling	54,101.32	1.250	.057
Shipping	9,348.11	.216	.009
Smelting and refining	20,404.14	.472	.021
General expenses, mine	15,572.81	.360	.018
Corporate legal, transfer, and administration, Toronto office expense	15,145.50	.358	.016
General maintenance	2,272.66	.052	.002
Insurance and miscellaneous	5,514.51	.127	.006
Total	$364,779.37	$8.447	$0.382

Analysis of Development Costs

	Total cost	Cost per foot
Labour:		
Drilling and blasting	$33,563.94	$3.02
Pumping and timbering	839.28	.08
Steel-sharpening	1,651.98	.15
Drill repairs	502.57	.04
Supervision, engineering, and assaying	6,145.36	.55
Tramming	20,984.84	1.89
Hoisting	12,246.57	1.10
Total labour	$75,934.54	$6.83
Explosives	27,720.98	2.49
Supplies	10,473.99	.94
Power	7,735.28	.70
Surface, general	8,641.78	.78
Total	$130,506.57	$11.74

Analysis of Milling Costs
(Tons milled, 43,186)

	Labour	Supplies	Power	Total	Cost per ton
Crushing and hoisting	$5,283.83	$3,635.86	$2,450.06	$11,369.75	$0.263
Jigging	2,685.70	745.03	1,438.87	4,869.60	.113
Ball milling	5,370.23	4,958.54	4,453.47	14,782.24	.342
Tabling	5,131.56	474.02	2,225.53	7,831.11	.182
Drying and bagging	2.00	137.48	788.82	928.30	.021
Water supply	788.76	300.34	791.27	1,880.37	.044
Heating	304.31	1,353.88	.....	1,658.19	.038
Supervision and assaying	4,640.46	358.81	98.27	5,097.54	.118
Tailings disposal	17.54	136.34	.....	153.88	.003
Repairs and maintenance	4,596.29	934.05	.....	5,530.34	.119
Total	$28,820.68	$13,034.35	$12,246.29	$54,101.32	$1.25
Cost per ton	$0.667	$0.302	$0.283	$1.25	.....

Development

Extensive development was carried on throughout the year, 10,247.4 feet of drifting and crosscutting and 864 feet of raising being done. Vein No. 22 under development at the end of last year proved up well under further development and stoping, 540,000 ounces having been milled from it during the year. Development on the new deep levels at 775 feet and 850 feet has so far found no ore, none of the ore shoots on the higher levels reaching this far into the diabase sill, though the veins persist. The 775-foot level northwest crosscut is exploring an area favourably located fairly close to the lower contact of the diabase sill. One vein, No. 26, which outcrops at the surface and which was drifted on the 475-foot level has been cut at this depth. Other veins which had better surface showings should be cut by this crosscut soon at points closer to the lower contact than where vein No. 26 was cut.

On the 850-foot level, a crosscut driven southeast has cut the extensive main faulting, which roughly parallels the upper contact of the diabase sill at this mine and in the neighbourhood of which the veins on the upper levels have proved productive. Some calcite veins have been cut at this point, and further exploration will be carried on along this faulted area. Small ore shoots continue to be found on the levels above the 550-foot, but the unexplored favourable areas on these levels are now small.

New Plant and Equipment

The "Net Addition" to "Plant and Equipment" account during the year was $2,808.05. The chief mill items were an enlarged ore bin and a double-deck table. Other items were a new steel-sharpening shop and an electrically driven pump for underground. Increased compressed air for mining was secured by putting into auxiliary use the 750 cubic foot compressor previously in use at No. 1 shaft.

Milling

The mill handled nearly an extra month's tonnage during the year, though the total costs of milling were lowered. Lower tailing losses were also obtained. The grade of ore milled was almost exactly that of the previous year.

General

With total operating costs reduced and the tonnage handled increased, the year's profits were considerably larger than those of the previous year. Only small capital expenditures have been incurred and practically all the profits were turned into cash assets.

The ore to maintain the grade treated and to allow increased mill tonnage came chiefly from new development and mining on No. 22 vein. The maintenance of mill tonnage and profits depends on the results of new development, which continues on an extensive scale in promising ground.

Cobalt Contact Mines, Limited

The Cobalt Contact Mines, Limited, own the Green-Meehan and the Red Rock properties in Bucke township, district of Timiskaming, and operate the adjoining Ruby property, which is under option to the company. J. M.

Aitken is president, George Coles is vice-president, and James A. Stewart is secretary-treasurer. The head office of the company is at 8 Bloor Street East, Toronto. J. M. C. Dunlop is manager, and 30 men are employed.

Underground development for 1928 amounted to 1,670 feet of drifting and crosscutting, and 3,500 tons of stoping. Ore shipped was as follows: 37,971 ounces of silver, 6,420 pounds of cobalt, and 7,903 pounds of copper.

Milling operations were suspended in February, 1928.

Cobalt-Kittson Mines, Limited

The Cobalt-Kittson Mines, Limited, operated their property in Kittson township, district of Timiskaming, during 1928 with a force of 20 men under Archibald Nadeau as manager. The company is capitalized at 40,000 units of $10 par value. The officers are: J. H. Paré, president; W. H. Mitchell, secretary-treasurer. The directors are: David Champaux, Wilfrid Duclos, and A. Nadeau. M. B. R. Gordon is consulting engineer.

A shaft was sunk to the 450-foot level; 450 feet of drifting was done on the 450-foot level, and 275 feet of drifting on the 250-foot level.

Friday Mines, Limited

Friday Mines, Limited, operated their property in the township of South Lorrain, district of Timiskaming, with a force of 9 men. The directors of the company are: J. R. Sproat, managing director, R. C. Vokes, G. A. Beirkamp, C. H. Gray, and W. H. Schaffer. The head office of the company is at Timagami, Ont.

During the summer, camps were built and a small plant was installed. A shaft was started in September. To the end of 1928 the work comprised 60 feet of shaft sinking, 50 feet of drifting and 20 feet of crosscutting.

Keeley Silver Mines, Limited

The Keeley Silver Mines, Limited, has an authorized and issued capital of $2,000,000 in shares of $1 par value.

The officers and directors of the company are: F. H. Hamilton, London, England, president; W. H. Stafford, Almonte, Ont., vice-president; L. Ehrlich, London, England; John H. Black, Toronto; R. T. Shillington, Haileybury, Ont.; E. Turk, London, England, and A. S. Hamilton, Toronto.

W. J. Dobbins, Silver Centre, Ont., is mine manager.

The mine and works, situated in South Lorrain township, district of Timiskaming, employed a force of 96 men during 1928.

The manager's report, as contained in the annual report of the company for the fiscal year ended February 28, 1929, is as follows:—

Summary of Underground Operations

During the year, the following underground development has been carried out:—

	Feet	Cost per foot
Drifting and crosscutting	9,233.5	$13.54
Raising	1,546	16.03

Some 16,032 tons of ore was hoisted. Of this amount, 14,770 tons was taken from the stopes; the remainder came from development.

Results of Development

As indicated by the foregoing figures, a large amount of crosscutting, drifting, and raising has been performed during the year on the upper contact. This was carried out in order that all possibilities in that area might be exhausted. As a result of this work, several small shoots of ore were opened up, which while in no case large, yet in total were sufficient to carry on production.

There is still some work to be performed in this section with possibilities of some further ore still remaining.

In August, 1928, by arrangement with the Mining Corporation of Canada, Limited, exploration of the lower contact of the diabase sill was commenced through the workings of the adjoining Frontier property at the 1,400-foot level. This development has been continuous since that date, and small patches of silver have been found from time to time.

While these occurrences have been decidedly encouraging in that they give proof of mineralization, no ore body of commercial size had been developed at the close of the fiscal year.

Mill Statistics

During the year, 13,147 tons of ore was milled. Abbreviated statistics are as follows:—

Ore milled	13,147 tons
Heads, average	27.7 ounces
Tails, average	3.9 ounces
Extraction, average	85.8 per cent.
Average running time	85.1 per cent.

Production

Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt, pounds
Picked ore	225,532	367,487.46	47,289
Concentrates	766,993	317,509.54	53,600
Total	992,525	684,997	100,889

The corresponding figures for the silver and cobalt produced during the previous year were 994,582.75 ounces and 92,962 pounds, respectively.

Production During Previous Years

	Pounds, net	Silver, ounces	Cobalt, pounds
1913	322.00	872.70	.....
1914	2,327.40	3,183.03	.....
1918	145,048.00	39,557.25	1,061.00
1919	31,766.00	4,565.82	3,160.30
1920	119,770.00	8,253.44	9,896.86
1921	676,411.50	313,230.88	60,566.72
1922 and 1st 2 months 1923	2,286,497.00	1,146,961.56	196,927.00
Fiscal year, 1923-24	1,973,832.75	1,600,739.68	171,357.00
Fiscal year, 1924-25	2,668,241.75	1,880,351.88	228,450.00
Fiscal year, 1925-26	2,077,548.00	1,514,407.48	181,054.00
Fiscal year, 1926-27	2,064,742.50	1,640,007.96	185,830.00
Fiscal year, 1927-28	1,203,207.50	994,582.75	92,962.00
Total	13,249,714.40	9,146,714.43	1,131,264.88
Fiscal year, 1928-29	992,525.00	684,997.00	100,889.00
Total production to February 28, 1929	14,242,239.40	9,831,711.43	1,232,153.88

Cost of Production
(Based on 13,228 tons of ore treated, producing 684,997 ounces of silver)

	Total cost	Cost per ton	Cost per ounce
Development	$150,707.94	$11.39	$0.220
Ore extraction	68,379.13	5.17	.100
Ore sorting	7,610.02	.58	.011
Milling	27,291.04	2.06	.040
Shipping and marketing	34,954.42	2.64	.051
Administration	27,852.87	2.11	.041
General Maintenance	14,245.12	1.08	.021
Head Office expense	9,331.30	.71	.013
Corporate expense	21,292.75	1.60	.031
Taxes	480.00	.04	.001
Total	$362,144.59	$27.38	$0.529

Ore Reserves

While no calculation of ore reserves has been attempted, there still remains a sufficient amount of high-grade and mill rock in the mine to maintain the present rate of production for a few months.

Kirk-Budd Mines, Limited

During the year 1928, the Kirk-Budd Mines, Limited, did 100 feet of drifting on the 100-foot level of their property in Gillies limit, district of Timiskaming. Six men were employed, under the management of Cecil Cave.

Mining Corporation of Canada, Limited

The Mining Corporation of Canada, Limited, has an issued capital of $8,300,250 in shares of $5 par value. The directors and officers of the company are: J. P. Watson, president; E. H. Rose and G. M. Clark, vice-presidents; A. B. Stodart, J. G. Watson, C. E. Trafford, directors; M. F. Fairlie, mine manager; and G. C. Ames, secretary. The head office is in the Atlas Building, 350 Bay Street, Toronto. The company operates mines at Cobalt, Coleman township, and at South Lorrain, South Lorrain township, district of Timiskaming.

The average number of men employed at Cobalt was 180, of whom 40 were employed in the mill of the Cobalt Reduction Company, a subsidiary of the corporation. The working force in South Lorrain averaged 95 men for the year, of whom 20 men were employed on H.R. 64.

The year's operations resulted in a net profit of $494,975.28. Two dividends, each of $207,506.25, were declared. The production from the Cobalt and South Lorrain properties was less than in 1927. The total production was 1,313,958 ounces, of which 918,266 ounces were from the Cobalt properties, reserves in which are estimated at 25,000 tons containing 600,000 ounces.

Since the close of the financial year the corporation has acquired 700,000 shares of Base Metals Corporation, Limited, and 80 per cent. of the issued capital of Mincor Exploration and Development Company, Limited, which owns 230 claims in the Sudbury district.

The following is taken from the resident manager's report for the year 1928:

At the Cobalt properties, underground operations were widely spread during the year, in an effort to complete finally the extraction of ore in a number of outlying veins, especially in the City and Townsite areas. This cleaning-up process while resulting in added tonnage reduced considerably the grade of ore going to the mill.

At the South Lorrain properties, as forecast in the last annual report, the high-grade ore shoots which have given a silver production of more than six million ounces, were exhausted, and operations at the Frontier and Crompton mines will be discontinued at an early date.

Production

As a result of these conditions, silver production shows a severe decline from that of the past few years, being 1,313,958 ounces in 1928 as compared with 2,119,771 ounces for 1927.

PRODUCTION IN 1928

	Tons treated	Ounces produced
Cobalt properties	52,954	918,266
South Lorrain properties	3,980	395,692
Total	56,934	1,313,958

Included in the above production, the following tonnages were disposed of, without treatment at the local plant of the corporation: 136.26 tons of high-grade silver ore containing 321,833.89 ounces; 30.39 tons of medium-grade silver ore containing 11,800.88 ounces; 333.86 tons of low-silver high-cobalt ore containing 11,271.24 ounces.

There was an increase in the production of cobalt ore, the total weight of cobalt metal paid for being 112,655 pounds, as compared with 95,016 pounds in the previous year. This does not include cobalt metal contained in concentrates. A somewhat better tariff on cobalt ore obtained during the latter part of the year.

The details of tonnage treated, production, etc., from mill ore are given in the table below:—

Tons of mill ore treated	56,434
Assay value, ounces per ton	20.51
Ounces contained	1,157,437.21
Ounces returned by Reduction Company	969,051.91
Percentage returned under contract	83.72

Past Production.—The table below gives the production by years from the mines of the corporation. The aggregate amounted to 46,015,985 fine ounces at December 31, 1928.

PRODUCTION IN FINE OUNCES TO DECEMBER 31, 1928

	Cobalt mines	South Lorrain mines	Total
Prior to 1908	118,616	.....	118,616
Year ended December 31, 1908	633,516	.....	633,516
" " " 1909	442,254	.....	442,254
" " " 1910	471,965	.....	471,965
" " " 1911	1,777,002	.....	1,777,002
" " " 1912	2,827,826	.....	2,827,826
" " " 1913	3,784,718	.....	3,784,718
January 1, 1914 to March 31, 1914	866,622	.....	866,622
April 1, 1914, to December 31, 1914	3,185,124	.....	3,185,124
Year ended December 31, 1915	4,563,956	.....	4,563,956
" " " 1916	4,457,441	.....	4,457,441
" " " 1917	4,485,542	.....	4,485,542
" " " 1918	1,708,252	.....	1,708,252
" " " 1919	1,230,653	.....	1,230,653
" " " 1920	1,664,018	.....	1,664,018
" " " 1921	1,226,717	.....	1,226,717
" " " 1922	1,462,269	.....	1,462,269
" " " 1923	727,115	1,333,334	2,060,449
" " " 1924	851,280	521,878	1,373,158
" " " 1925	898,008	1,134,097	2,032,105
" " " 1926	1,105,456	1,104,597	2,210,053
" " " 1927	1,217,180	902,591	2,119,771
" " " 1928	918,266	395,692	1,313,958
Total	40,623,796	5,392,189	46,015,985

Mining Operations

Cobalt.—In spite of an increase in tonnage of mill ore from the Cobalt properties, there was a decrease in silver production owing to lower grade of ore. The head assay of ore going to the mill was 20.50 ounces, as compared with 28.34 ounces for the previous year. The total silver content of mill ore treated in 1928 for Cobalt properties was 1,084,946 ounces, as compared with 1,410,581 ounces in 1927.

The Cobalt Lake mine again supplied the bulk of tonnage and silver production, resulting however in further depletion of ore reserves, as exploration work was generally disappointing. The northern section of the property, which contained the largest remaining area of hitherto unexplored ground, was definitely proven barren and further work there has been discontinued.

On No. 2 vein and its branches a considerable amount of new ore was put in sight and there still remains an appreciable tonnage for extraction during the coming year.

In the southern section, work on No. 1 vein and in its vicinity gives promise of developing new ore, though the area remaining is limited in extent.

Production during the year from Cobalt Lake came from veins Nos. 2, 4, 5, 6, 11, 14, 15, 16, and 25. A comparatively small tonnage now remains in these veins with the exception of No. 2.

At the Townsite mine, in the No. 4 shaft area, extraction was completed on veins Nos. 43, 55, and "O," and work discontinued. Work in No. 1 shaft area was also practically finished.

On the City property a small tonnage of new ore was developed in the northwest section but work here as well as in the north section will be completed early in the coming year.

On the Buffalo property new ore was developed late in the year near the east boundary, and this will receive further attention.

On the McKinley-Darragh, connection was made with the second level of the Townsite and remaining ore, mainly the upper surface sections of old veins, will be removed.

The widespread character of underground operations at the Cobalt properties adds to present difficulties of work, and it may be of interest to note that the total footage of drifts and crosscuts has now reached almost fifty miles.

South Lorrain.—The following shipments of ore represent the production of the Frontier and Crompton properties for the year: 3,510 tons of mill ore with head assay of 20.65 ounces and silver content of 72,491.10 ounces; 333.86 tons of cobalt ore assaying 33.76 ounces and containing 11,271.24 ounces; 136.26 tons of high-grade ore assaying 2,361.91 ounces per ton and containing 321,833.89 ounces of silver.

The total silver content of all classes of ore from the Frontier and Crompton properties was 405,596.23 ounces, as compared with 910,536.49 ounces for the previous year. This decline in production, as noted in quarterly reports, has been due to the exhaustion of the high-grade ore shoots of the Woods and Watson veins.

Extensive exploration work was carried out on the 14th and 15th levels at the lower contact of the diabase and Keewatin formations but with negative results. With the completion of the extraction of all remaining ore on the three producing veins, operations will be discontinued early in the coming year.

Crosscutting and drifting will be done by the corporation, under contract with the Keeley Silver Mines. The future results of this work on the 14th level may have some bearing on further operations on the Crompton property at this deep horizon.

On claim H.R. 64, a two-compartment shaft is being sunk for the exploration of a group of claims lying two miles east of the Frontier and owned by the corporation. The existence of strong fault veins in Cobalt series sediments has been proven, and these veins will be explored at an horizon near the contact with the Keewatin formation. At the end of the year, 130 feet of sinking had been completed.

Rouyn, Quebec.—At the Murray property, lying immediately north of the Noranda Mines, Limited, active development was begun late in the year. Shaft-sinking will be carried to a depth of approximately 900 feet, at which horizon as well as at the 500-foot, lateral work will be done by crosscutting and diamond-drilling. At the end of the year shaft-sinking had reached a depth of 400 feet. This work is being done by a subsidiary company, the Quemont Mining Corporation, Limited.

Bell River, Que.—A group of claims in this area, north of Senneterre, was taken under option by the corporation and diamond-drilling of a wide sulphide ore body was begun late in the year. No commercial values in copper or gold were proved and option was dropped.

Many examinations of properties in various districts were made by corporation engineers. In some cases options were taken but later abandoned.

A large number of prospectors were employed throughout the season in Quebec, Ontario, and Manitoba, but no major finds are to be recorded.

Ore Reserves

At the Cobalt properties, although ore with a silver content of 1,084,946 ounces was milled, the same tonnage as at the end of the previous year remains in reserve. This tonnage is approximately 25,000, with silver content of approximately 600,000 ounces.

THE COBALT REDUCTION COMPANY, LIMITED

Concentrating Plant.—This plant ran 363 days during the year. Forty-five stamps ran 386,821 out of a possible 392,690 stamp-hours, or 98.50 per cent. of the possible running time.

The tonnage of mill ore treated in the low-grade plant was 57,969, against 54,360 tons in 1927.

This tonnage was shipped by:—

	Tons
The Cobalt mines of the Mining Corporation of Canada, Limited	52,924
The South Lorrain mines of the Mining Corporation of Canada, Limited	3,510
Lorrain Trout Lake Mines, Limited	378
Sundry	1,157
Total	57,969

Comparative details of concentration treatment for 1928 and 1927 follow:—

	1928	1927
Tons treated	57,969.00	54,360 00
Average assay	21.06	27.82
Ounces contained	1,220,992.25	1,512,117.86
Tons concentrate produced	424.68	432.56
Average assay	1,651.30	2,194.37
Ounces contained	701,273.76	949,197.34
Percentage of extraction by table concentration	57.43	62.77

Flotation Plant.—All the slime produced by crushing and grinding, and the table-tailing (after regrinding in tube mills), was treated by flotation.

Details of tonnage, extraction, etc., are given below:—

	1928	1927
Tons of slime treated	57,544.05	53,927.22
Average assay	9.03	10.44
Ounces contained	519,718.49	562,920.52
Tons of flotation concentrate produced	745.28	809, 70
Average assay	586.18	559.19
Ounces contained	436,867.00	452,776.84
Percentage of extraction	84.06	80.43

Summary of Milling Operations

	1928		1927	
	Total	Extraction	Total	Extraction
		per cent.		per cent.
Tons of ore milled	57,969.00	.....	54,360.00	.....
Average assay	21.06	.....	27.82	.....
Ounces contained	1,220,992.25	.....	1,512,117.86	.....
Table concentrate produced, ounces	701,273.76	57.43	949,197.34	62.77
Flotation concentrate produced, ounces	436,867.00	35.78	452,776.84	29.94
Total ounces produced	1,138,140.76	93.21	1,401,974.18	92.71

General Costs.—The total cost of operations was $211,490.63, against $225,019.54 in 1927.

The cost of marketing the table and flotation concentrate produced, including freight, smelter treatment, and refining charges, value of smelter deduction, etc., is included under "Operation" in the table below, and amounted to $75,630.38 in 1928, or $1.304 cents per ton of ore treated.

TOTAL COST OF OPERATION

	Labour	Material	Other	Total	Per ton
Administration and general	$6,136.34	$907.08	$5,714.46	$12,757.88	$0.220
Operation	51,258.44	28,437.10	112,011.51	191,707.05	3.307
Head office	.....	.....	7,025.70	7,025.70	.121
Total cost of operation	$57,394.78	$29,344.18	$124,751.67	$211,490.63	$3.648

Earnings.—The gross earnings were made up of customs charges to the Mining Corporation of Canada, Limited, and subsidiaries, and treatment charges on purchased ores, etc.

The operating profit was:—

By earnings	$247,397.23
Less total cost	211,490.63
Profit at plant	$35,906.60

There were no capital expenditures during the year.

Net Profit.—The net profit was:—

By profit at plant		$35,906.60
Less federal taxes	$105.99	
Written off plant	34,436.68	
		34,542.67
Net profit		$1,363.93

The above amount was paid out in dividends to the Mining Corporation of Canada, Limited.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of $5 par value. The officers and directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, secretary; J. T. Crabbs, Richard T. Greene, August Heckscher, David Fasken, and Hugh Park, directors. The head office is in the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of $100 par value. The officers and directors are: David Fasken, president; E. P. Earle, vice-president and treasurer; Alexander Fasken, secretary; J. T. Crabbs, E. P. Earle, David Fasken, and Hugh Park, directors. The operating officials are: Hugh Park, general manager; E. V. Neelands, manager; J. M. Carter, mill manager; and H. S. Wilson, geologist.

The net value of the Nipissing shipments in 1928 was $1,167,177.77, and the net income of the operating company was $356,533.22. During the year $360,000 was paid in dividends, making a total to date of $29,040,000, or $24.20 per share. The operating company's surplus at the end of the year was $3,702,427.91.

The average number of men employed at the property at Cobalt, Coleman township, district of Timiskaming, was 240, of whom 60 were employed in the mill. In addition an average of 36 men was employed in the Nipissing Lorrain mine, South Lorrain township, district of Timiskaming.

The general manager reports as follows for the year 1928:—

SHIPMENTS IN 1928

	Tons	Silver, fine ounces	Net value
Silver bullion	62.328	1,815,661.31	$1,056,447.59
Residue and ore	1,214.264	90,069.16	112,912.84
Total shipments	1,276.592	1,905,730.47	$1,169,360.43
Less custom bullion	.131	3,831.43	2,182.66
Shipments of Nipissing product	1,276.461	1,901,899.04	$1,167,177.77

PRODUCTION IN 1928

	Silver, fine ounces	Gross value	Net value
Shipments in 1928	1,901,899.04	$1,175,363.52	$1,167,177.77
On hand at mine, December 31, 1928	1,025,693.30	797,046.63	784,709.97
Total	2,927,592.34	$1,972,410.15	$1,951,887.74
On hand at mine, December 31, 1927	1,017,710.27	808,989.65	796,561.47
Nipissing production	1,909,882.07	$1,163,420.50	$1,155,326.27

TOTAL SHIPMENTS TO DECEMBER 31, 1928

Year	Dry weight, pounds	Silver, Gross ounces	Gross value, silver plus cobalt, nickel, and arsenic paid for	Net Value received
1904	124,659	32.13	$24,163.90	$23,887.52
1905	939,373	753,153.90	505,638.28	471,666.61
1906	4,019,494	2,214,821.60	1,576,852.94	1,421,655.54
1907	4,804,426	2,239,551.89	1,373,088.57	1,234,492.35
1908	7,009,998	2,893,031.44	1,526,686.32	1,364,478.03
1909	12,825,169	4,646,869.21	2,417,767.21	2,180,407.02
1910	13,388,039	5,596,135.80	3,008,957.80	2,742,842.58
1911	5,829,254	4,678,074.14	2,507,196.98	2,381,712.54
1912	3,701,726	4,719,578.21	2,893,276.54	2,827,317.62
1913	2,657,250	4,844,169.41	2,945,335.30	2,920,714.26
1914	868,425	3,999,862.51	2,226,429.66	2,207,427.72
1915	383,868	4,623,957.78	2,425,065.85	2,383,877.91
1916	4,275,804	3,819,768.50	2,737,569.36	2,687,530.85
1917	5,922,508	3,798,801.54	3,338,682.41	3,239,151.62
1918	4,148,760	4,116,076.70	4,238,666.53	4,165,353.98
1919	1,473,354	3,080,069.93	3,561,440.07	3,539,573.85
1920	7,386,488	2,814,852.28	2,627,937.76	2,539,250.71
1921	211,980	3,016,760.42	1,754,345.83	1,745,411.07
1922	6,036,449	3,845,011.83	2,906,102.87	2,886,719.20
1923	226,372	3,227,887.52	2,104,394.04	2,093,829.16
1924	1,401,472	2,828,287.06	1,923,171.13	1,911,213.31
1925	1,357,912	2,413,697.18	1,698,025.28	1,686,601.52
1926	1,673,998	1,966,299.62	1,270,749.51	1,260,692.96
1927	1,983,848	1,961,028.46	1,166,299.12	1,157,191.97
1928	2,552,922	1,901,899.04	1,175,363.52	1,167,177.77
Total	95,203,548	79,999,678.10	$53,933,206.78	$52,240,177.67

Cost of Producing Silver

(Based on production of 1,909,882.07 ounces and 63,592 tons)

	Total cost	Per ton ore	Per ounce silver
			cents
Diamond-drilling	$73,470.90	$1.155	3.847
Exploration	78,797.53	1.240	4.126
Development	67,627.88	1.063	3.541
Stoping	193,805.14	3.048	10.147
Assaying and engineering	11,354.24	0.179	0.594
Residue and dumps	7,614.33	0.119	0.399
Administrative and office	35,426.63	0.557	1.855
Camp maintenance	15,434.73	0.243	0.808
Insurance and taxes	54,329.50	0.854	2.845
General and legal	11,940.11	0.188	0.625
High-grade mill	39,910.06	0.628	2.090
Low-grade mill	203,811.90	3.205	10.671
Marketing product	8,094.23	0.127	0.424
Corporation, New York office and travelling	14,202.72	0.223	0.743
Total	$815,819.90	$12.829	42.715
Less rent, exchange, and miscellaneous income	8,932.62	.140	.467
Net cost	$806,887.28	$12.689	42.248

Summary of Production

	Total	Per cent.
Gross value of production	$1,163,420.50	100.00
Total cost of production	806,887.28	69.35
Profit on operations at Cobalt	$356,533.22	30.65

Sources of Production

	Tons
From underground:	
Shaft No. 19	12,007
Shaft No. 49	15,798
Shaft No. 63	20,853
Shaft No. 73	10,111
Shaft No. 92	4,423
	63,192
In battery bin, December 31, 1927	750
	63,942
In battery bin, December 31, 1928	350
Total ore milled	63,592

The various products treated in the high grade plant were:—

High-Grade Ore Treatment

	Tons	Assay	Ounces contained
Concentrate	611	2,150	1,313,783
By-products	30	2,363	70,891
Total	641	2,160	1,384,674

The refinery treated precipitate and custom bullion containing 1,915,365 fine ounces. Shipments of bullion amounted to 1,815,661 fine ounces; shipments of residue amounted to 1,126 tons.

LOW-GRADE MILL

	Tons	Assay	Ounces contained
Ore treated	63,592	30.68	1,951,247
Recovered in products:			
Precipitate	24	25,169	604,059
Coarse concentrate	515	2,410	1,241,381
Fine concentrate	86	472	40,592
Total recovery	.....	.....	1,886,032

Average tailing, 1.03 ounces; recovery, 96.66 per cent. Thirty stamps ran 345 days, 7 hours, or 94.31 per cent. of possible running time. They crushed 184.2 tons per day, or 6.14 tons per stamp per day.

LOW-GRADE MILL COSTS

(Based on 63,592 tons milled)

	Total cost	Cost per ton
No. 73 crushing plant	$2,522.98	$0.040
Aerial tram	2,235.87	.035
Surface tram	9,471.43	.149
Crushing and elevating	12,860.97	.202
Batteries	19,814.46	.311
Tube mills and classifiers	26,453.71	.416
Concentration	14,930.63	.235
Cyanide treatment	69,707.58	1.096
Filtering and discharging	11,005.52	.173
Clarifying and precipitation	11,620.67	.183
Refining	10,388.05	.163
Heating	12,681.92	.199
Water service	3,424.96	.054
Residue dam	1,391.31	.022
Research	740.15	.012
Total	$209,250.21	$3.290

The cost per ton was: labour, $1.146; supplies, $1.305; power, $0.676; shops, $0.186; credits, $0.023; total, $3.290.

COST OF CHEMICALS AND MAIN SUPPLIES AT LOW-GRADE MILL

	Total pounds	Cost per pound	Total cost	Pounds per ton	Cost per ton
Sodium cyanide	265,152	$0.1848	$48,999.10	4.170	$0.771
Lime	253,825	.0063	1,609.25	3.991	.025
Pebbles	283,838	.0139	3,938.91	4.463	.062
Sodium sulphide	52,432	.0413	2,166.98	.825	.034
Caustic soda	25,350	.0377	956.65	.399	.015
Aluminum	3,027	.2400	726.48	.048	.011
Hydrochloric acid	6,384	.0291	185.92	.100	.003
Steam coal	1,723,200	.0047	8,155.64	27.098	.128
Total	.....	.....	$66,738.93	.....	$1.049

Summary of Underground Work, 1928

Shaft No.	Drifting	Cross-cutting	Raising	Total	Stoping
	feet	feet	feet	feet	cu. yds.
19	199	276	313	788	4,253
49	29	518	12	559	3,551
63	1,124	775	182	2,081	6,229
73	277	614	115	1,006	2,197
92	122	46	20	188	704
177	538	2,000	314	2,852	375
404	94	25	26	145	363
Total	2,383	4,254	982	7,619	17,672

Diamond-drilling, 8,070 feet.

Summary of Results

General operating results at Cobalt were somewhat more favourable than those of the previous year. The production of silver was 1,909,882 ounces, a slight increase over 1927. Costs were reduced by 4.6 cents per ounce. There was a decrease of 15,000 tons treated at the low-grade mill, but the head assay was 30.68 ounces per ton, as against 23.65 ounces in 1927.

The average official price of silver was 58.18 cents per ounce, this being a slight increase over the previous year. The variation between high and low monthly averages was 3.3 cents, being 60.3 cents in May and 57 cents in February.

Shipments for the year contained 1,901,899 gross ounces fine silver. The total production to date is in excess of 81,000,000 ounces.

There was a decrease in the amount of underground work, due to the fact that many portions of the property have now been fully explored. Stoping operations were confined to a number of open cuts and small veins. Known ore reserves amount to 17,000 tons containing 596,000 ounces, a decrease of about 90,000 ounces from the preceding year. In the absence of any discovery of major importance to replace the production from shaft No. 19, the production for 1929 is not expected to equal that of 1928.

At Cobalt, continued favourable development was encountered at shaft No. 19, where the vein discovered early in 1928 developed in a satisfactory manner at both the 100- and 150-foot levels, particularly the former. A large part of the year's production came from this vein. More recently, another vein in the same vicinity was located but it does not compare in importance with the main vein. There were also additional discoveries of modest size at tunnel No. 28 and in the vicinity of the older workings at hill No. 49. Operations on the town side of the lake continued throughout the year, but the production obtained was mainly mill rock.

At South Lorrain, work in the conglomerate in the southern part of the property was not gratifying. A number of small calcite veins containing low assays in silver were encountered, but none were important. Several diamond-drill holes were completed under Lake Timiskaming without favourable results. Stoping operations were concluded in the fall. Production in 1928 amounted to 65,000 ounces of silver and one car of cobalt ore. Shipments to date contained 240,000 ounces of silver and 135 tons of cobalt ore. In addition, about 120,000 ounces of silver are contained in a mill dump, of no value at the present price of silver. All operations ceased in the early part of 1929.

A large amount of diamond-drilling and surface work was done on two properties taken under option during the year, but they both were allowed to lapse. More recently, options have been taken on a group at Vamp lake, Manitoba, and on three groups in the Pickle Lake-Crow River district. Several diamond-drill holes have already been drilled on the former with as yet inconclusive results; supplies are now being taken in to the latter for spring and summer work.

At the property of the Robb-Montbray Mines, Limited, a large amount of additional underground work and diamond-drilling was done. The shaft was deepened and work was concentrated at three new levels, the lowest being at 525 feet. General results from this work were disappointing. Geological conditions were similar to those occurring at the upper levels, but values were usually confined to small isolated patches. Considerable diamond-drilling was done on various parts of the property, sections being obtained at depths from 300 to 1,000 feet. As no additional encouragement was obtained all work was suspended in January, 1929.

As in former years, the company had a number of field men in various districts in the search for new properties. Employed in this work were sixteen prospecting parties and six examining engineers, a total of thirty-eight men. Several hundred properties were examined, a few options were taken, and several groups of claims were staked. Part of this work continued throughout the winter, a field office being maintained at The Pas, Man.

Prominent in the work of exploring new areas was the feat of eight men under the leadership of H. S. Wilson and D. W. Cameron in reaching an area south of Chesterfield inlet on the west coast of Hudson bay early in the summer, one party going overland from Great Slave lake and

the other up the coast from Fort Churchill. A number of claims were staked, but much more work is required before the necessary information as to the economic importance of the area can be obtained.

M. J. O'Brien, Limited

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and H. G. Kennedy, assistant manager. One hundred men are employed.

The development work done in 1928 comprised 2,295 feet of drifts, 198 feet of crosscuts, and 85 feet of sinking. The tonnage broken in the stopes was 24,000.

O'Brien Mine

The O'Brien mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, W. A. O'Flynn is assistant manager, and 170 men are employed.

Underground development during 1928 amounted to 1,192 feet of drifting, 223 feet of raising, and 12 feet of sinking.

The tonnage broken was 51,019; ore hoisted, 49,068 tons; waste hoisted, 1,393 tons.

At the Michael shaft on the east side of Cross lake, the development work during 1928 was 3,365 feet of drifts, and 119 feet of raising.

The tonnage broken was 17,465; ore hoisted, 4,950 tons; waste hoisted, 11,909 tons.

Peterson Cobalt Mines, Limited

Peterson Cobalt Mines, Limited, has an authorized capital of 3,000,000 shares of $1 par value, of which 100,000 are preferred shares. The officers of the company are: W. A. Lamport, president; J. C. Haight, vice-president; P. M. Gott, secretary-treasurer; and D. J. Russell, engineer. The mine is in the township of Coleman, district of Timiskaming. The head office is at 301 Royal Bank Building, Toronto.

The following work was done during the year: crosscutting and drifting, 278 feet; diamond-drilling, 1,400 feet.

The average number of men employed for the year was 5.

Richard Sandoe and Associates

The Temiskaming mine in Coleman township, district of Timiskaming, was leased to Richard Sandoe and two partners. From November 20, 1927, to June 5, 1928, work consisted of sorting ore from the stopes on the 200-foot level, and the collection and shipping of sands from the mill. Shipments comprised 7,522 pounds in April, assaying 2,230 ounces of silver; 5,830 pounds in July, assaying 2,777 ounces; and 59 tons of sands, assaying 56 ounces, in October, 1928.

Shield Development Company, Limited

The Shield Development Company, Limited, operated the Cochrane property, in the township of Coleman, district of Timiskaming, with a force of 12, until the mine closed in July, 1929.

The development work for the year 1928 and to the time the mine closed was as follows:—

Crosscutting and drifting	1,305.75	feet
Sinking	215	feet
Raising	12	feet
Station-cutting	380	cubic feet
Cobalt ore shipped	4	tons

The officers are as follows: N. R. Fisher, president; James Cooper, secretary-treasurer; Alistair Frazer, vice-president; S. Gzowski, J. D. Patterson, and J. Jones, directors. The head office of the company is at 132 St. James Street, Montreal, Que.

Thomas E. Trembath and Partner

La Rose mine in Coleman township, district of Timiskaming, was leased to Thomas E. Trembath and partner in June, 1928. The work done consisted of stoping and taking out pillars on a sub-level 27 feet below the first level in No. 3 shaft. Shipments included 3 tons of high-grade ore, assaying about 2,900 ounces, and 2½ tons of cobalt ore early in November, and one ton of cobalt ore in July.

TALC

Asbestos Pulp Company, Limited

The Asbestos Pulp Company, Limited, operated the mine and mill in Hastings county, near Madoc, continuously during 1928. The shaft was deepened from 325 feet to 391 feet and a crosscut was run at the lower level for a distance of 65 feet to the ore. Drifts were extended on the vein 125 feet east and 60 feet west, and stoping was begun. The talc at this depth is about 14 feet wide.

Ore was mined during the year east of the shaft for a distance of 125 feet between the 5th and 3rd levels and west of the shaft between the 4th and 3rd levels.

The production for the year was 3,814 tons of crude ore and 4,085 tons of milled talc.

An average of 25 men was employed. Robert Tannahill, Belleville, is president; and Roy Taylor, Madoc, is secretary and manager.

Geo. H. Gillespie Company, Limited

The Geo. H. Gillespie Company, Limited, operated the talc mine and mill at Madoc throughout the year. The talc was mined from the east end of the vein between the 6th level, at a depth of 225 feet, and the 4th level. No new development work was carried on.

They employed an average of 21 men. George H. Gillespie, Madoc, is manager.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

The blast furnaces of the Algoma Steel Corporation, Limited, at Sault St. Marie, Ont., operated as follows, during the year 1928: No. 1 furnace operated continuously excepting for 34 days, from June 13 to July 21, when it was being

relined. No. 2 furnace was idle all year. No. 3 furnace ran, without a shutdown, from January 1, to December 31. No. 4 furnace was blown in on June 2 and ran steadily till the end of the year.

Jas. H. Bell is blast furnace superintendent.

Deloro Smelting and Refining Company, Limited

The plant operated throughout the year at normal capacity, except during September and part of October when the Cobalt Oxide Plant was completely shut down for about six weeks as a result of a serious fire.

The officers of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year.

Steel Company of Canada, Limited

"A" and "B" furnaces were both operated continuously during 1928 and produced 320,547 tons of pig iron. This was an increase over any previous yearly output and an increase of 79,454 tons over the year 1927.

On an average 130 men were employed. R. A. Gillies, Port Colborne, is blast furnace superintendent.

MINING ACCIDENTS IN 1928

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, G. E. Cole, Timmins; D. G. Sinclair, Sudbury; J. G. McMillan, Cobalt; A. R. Webster, Toronto.

Accidents during 1928

During the year 1928 at the mines, metallurgical works, quarries, clay, sand, and gravel pits regulated by the Mining Act, there were 2,558 accidents to employees reported to the Department of Mines up to January 15, 1929. Forty-three of the accidents resulted in the death of eighty-five men. The fire in the Hollinger mine on February 10 caused the death of thirty-nine men. Not including this disaster, there was an increase over the previous year of fourteen men killed. The total number of non-fatal accidents shows an increase of seventy-one over the previous year, which is a decrease of about one and a half per cent. of injuries to men employed.

Distribution	Fatal	Non-fatal	Total
Mines, underground	31	1,628	1,659
Mines, surface	2	451	453
Metallurgical works	4	108	112
Quarries	2	243	245
Clay, sand, and gravel pits	4	85	89
Total	43	2,515	2,558

Fatal Accidents

A comparison of fatal accidents for the last five years is given in the following table:—

Distribution	1924	1925	1926	1927	1928
Mines, underground	23	30	20	19	31
Mines, surface	1	1	3	4	2
Metallurgical works	2	2	3	3	4
Quarries; clay, sand, and gravel pits	14	9	6	7	6
Total	40	42	32	33	43

By months the fatalities occurred as follows:—

January	5	July	3
February	43	August	2
March	2	September	3
April	6	October	7
May	4	November	1
June	6	December	3
		Total	85

Classifying the fatalities according to the industry gives the following:—

Gold mines	59
Nickel mines	14
Metallurgical works	4
Lead mines	2
Quarries	2
Gravel pits	4
Total	85

ANALYSIS OF FATALITIES AT MINES, 1924-28

Cause	1924	1925	1926	1927	1928
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground	25	19.35	17.39	26	6.6
Run of ore or rock	.....	.....	.....	17.4	5.3
Shaft accidents	29.16	19.35	26.09	21.3	9.3
Explosives	16.66	25.8	43.48	4.3	12
Miscellaneous, underground	25	29.03	.....	8.69	64
Surface	4.16	6.45	13.04	21.7	2.6

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1903–1928

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1903	7	3,499	400	3,899	1.79
1904	7	3,475	400	3,875	1.8
1905	9	4,415	500	4,915	1.83
1906	11	5,017	750	5,767	1.9
1907	22	6,305	1,140	7,445	2.93
1908	47	7,435	1,750	9,185	5.11
1909	49	8,505	2,000	10,505	4.66
1910	48	10,862	2,000	12,862	3.73
1911	49	12,543	2,000	14,543	3.37
1912	43	13,108	2,000	15,108	2.84
1913	64	14,293	2,000	16,293	3.93
1914	58	14,361	1,500	15,861	3.6
1915	22	13,114	1,500	14,614	1.51
1916	51	14,624	2,000	16,624	3.07
1917	36	16,791	1,000	17,791	2.02
1918	32	14,726	500	15,226	2.1
1919	39	11,926	1,000	12,926	3
1920	29	10,486	1,000	11,486	2.61
1921	24	8,436	1,000	9,436	2.54
1922	30	9,500	1,500	11,000	2.72
1923	30	10,500	1,500	12,000	2.5
1924	40	11,000	1,500	12,500	3.2
1925	42	11,500	1,500	13,000	3.23
1926	32	11,500	1,500	13,000	2.46
1927	33	13,311	2,000	15,311	2.1
1928	85	15,787	2,000	17,787	4.76

The occupation and nationality of the men killed are set out in the following table:—

Occupation	English-speaking	Finn	Austrian	Jugo-Slav	Norwegian	Roumanian	Italian	Egyptian	Swede	Czecho-Slovak	Ukrainian	Bulgarian	Russian	Pole	Total
Timberman	8	5	1	....	....	1	....	....	1	....	....	....	....	....	16
Loader	7	2	....	2	1	....	1	....	....	....	....	....	....	1	14
Miner	5	3	1	2	....	....	....	....	....	....	1	1	....	....	13
Labourer	3	1	....	2	....	....	....	1	1	2	....	....	....	....	10
Shaftman	3	2	....	....	....	....	....	....	....	....	....	....	....	1	6
Trammer	....	1	1	1	....	....	....	....	....	....	....	....	....	....	3
Powder man	2	....	....	....	....	....	....	....	....	....	....	....	....	....	2
Chute-blaster	2	....	....	....	....	....	....	....	....	....	....	....	....	....	2
Shift-boss	2	....	....	....	....	....	....	....	....	....	....	....	....	....	2
Deckman	1	....	....	....	....	....	....	....	....	....	....	....	1	....	2
Motorman	1	....	....	1	....	....	....	....	....	....	....	....	....	....	2
Teamster	2	....	....	....	....	....	....	....	....	....	....	....	....	....	2
Carpenter	1	....	....	....	....	....	1	....	....	....	....	....	....	....	2
Farmer	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1
Driller	....	....	....	....	....	1	....	....	....	....	....	....	....	....	1
Sampler	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1
Transport boss	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1
Brakeman	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1
Blaster	....	....	1	....	....	....	....	....	....	....	....	....	....	....	1
Electrician	1	....	....	....	....	....	....	....	....	....	....	....	....	....	1
Engine operator	....	1	....	....	....	....	....	....	....	....	....	....	....	....	1
Foreman	....	1	....	....	....	....	....	....	....	....	....	....	....	....	1
Total	42	16	4	8	1	2	2	1	2	2	1	1	1	2	85

The ages of the men killed were as follows:—

Age	17-20	21-25	26-30	31-35	36-40	41-45	46-50	Over 50	Total
Number killed	2	8	22	12	19	10	6	6	85

Infection

Records show that infection followed in 269 cases out of 2,515 non-fatal accidents in 1928.

Location	Number of accidents	Accidents followed by infection	Per cent. infection
Mines, underground	1,628	199	12.2
Mines, surface	451	39	8.6
Metallurgical works	108	6	5.5
Quarries	243	21	8.6
Clay, sand, and gravel pits	85	4	4.7
Total	2,515	269	10.7

Accidents from Explosives

Cause	Number of accidents	Number injured	
		Fatal	Non-fatal
Struck by rock from blast	5	.....	5
Premature explosion	3	2	2
Delayed too long lighting fuse	8	4	6
Drilled into explosives	2	2	2
Sledging, struck explosive	1	.....	1
Returned to delayed blast	2	.....	2
Handling explosives	3	2	4
Walked into blast	1	1	1
Concussion from blast	1	.....	1
Total	26	11	24

Prosecutions

Before Magistrate Thos. Stoddart, at Sudbury, on May 10, 1928, Mike Pontanen, a skip tender in No. 3 shaft, Frood mine, of the International Nickel Company, was fined $20 for a contravention of Regulation 98, Section 163, Mining Act, 1927, on April 23, in that he entered a skip for the purpose of travelling thereon without giving the required 3-bell "man signal."

Before Magistrate Thos. Stoddart, at Sudbury, on May 10, and an adjourned hearing on May 19, Alfred Bartlett, a hoistman at No. 3 shaft, Frood mine, of the International Nickel Company, was charged with having acted in an improper manner in response to a signal to hoist a skip from a position below the 2,800-foot level to that level, in that he first lowered the skip some distance before hoisting to the point indicated in the signal, in contravention of Regulations 98 and 221, Section 163, Mining Act, 1927. The case was dismissed.

Fred J. Baker, hoistman at No. 1 shaft, Frood mine, was tried before Police Magistrate J. S. McKessock, of Sudbury, on October 15, 1928, on a charge that, "at the town of Frood, in the district of Sudbury, on or about the 23rd day of September, 1928, while acting as hoistman in the mine of the International Nickel Company, by doing negligently or omitting to do an act which it was his duty to do, did cause grievous bodily injury to the person of Nestor Peltola, contrary to Section 284 of the Criminal Code of Canada."

Baker was found guilty by the magistrate and fined $200 and costs or, in default, three months' imprisonment.

Baker entered an appeal from the conviction on the principal ground that the conviction was not supported by the evidence, which appeal was allowed and the conviction set aside.

An appeal to the Supreme Court of Canada has been entered by the Department of the Attorney-General for Ontario against the judgment of the First Divisional Court of the Appellate Division of the Supreme Court of Ontario on the grounds that, "The said judgment of the First Divisional Court conflicts with the judgment of the Court of Appeal for Saskatchewan in the case of the King *vs.* McCarthy reported in 1921, Western Weekly Reporter, at page 433."

This appeal is to be heard early in February, 1929.

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TORONTO
CANADA

REPORT

OF THE

INSPECTOR OF LEGAL OFFICES

ONTARIO

1928

Sessional Paper No. 5, 1929

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

ONTARIO

TORONTO
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1929

PRODUCED BY
The
United Press
LIMITED
TORONTO
CANADA

To The Honourable W. D. Ross,
Lieutenant-Governor of the Province of Ontario.

May it Please Your Honour:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1928.

William H. Price,
Attorney-General.

Toronto, March, 1929.

REPORT

of the

Inspector of Legal Offices

Ontario, 1928

To The Honourable W. D. Ross,

Lieutenant-Governor of the Province of Ontario.

Sir:—

I have the honour to present my fourth Annual Report as Inspector of Legal Offices, for the year ending December 31st, 1928.

The work of the various legal offices throughout the Province, I find, on my inspection, to be well and satisfactorily carried on and uniformity existing in reference to the practice and procedure in the different offices.

The work of the Auditor of this Department has greatly increased since he was appointed in February of 1928. The introduction of systematic audits have brought the desired results.

Plans for two or three Registry Offices have been submitted and approved and plans are also being prepared for additions and alterations of other Registry Offices throughout the Province.

I gave orders also during the year in several cases for proper filing equipment in the vaults of many of the offices.

The revenue payable to the Province from these offices has increased considerably over last year.

The revenue collected under my supervision for the year 1928 amounted to the sum of $389,109.66, made up as follows:

Police Magistrates, fines and fees	$77,463 34
(The above amount represents moneys for fines and fees actually received by me and does not include fines and fees paid direct to inspectors under the O.T.A. and L.C.A.)	
Local Registrars, S.C.O., County Court and District Court Clerks and Surrogate Registrars	110,829 39
Crown Attorneys and Clerks of the Peace	64,740 97
Sheriffs	19,417 09
Registrars of Deeds and Local Masters of Title	34,831 23
Division Court Clerks and Bailiffs	56,445 11
Estreats and fines	14,531 62
Miscellaneous	71 50
Bankruptcy fees	10,779 41
Total	$389,109 66

I attach hereto the following schedules with statements in reference to the offices generally, which seem to me to be of interest to the various officers, the profession and others having business transactions with the various offices:

1. Statement surrogate clerks offices.
2. Statement business, Administrative Branch, Osgoode Hall.
3. Statement business, Appellate Courts, Osgoode Hall.
4. Financial statement of judicial offices, namely: Sheriffs, Surrogate Judges, Local Masters, S.C.O., Local Registrars, County and District Court Clerks and Surrogate Registrars.
5. Financial statement respecting Land Titles Offices.
6. Financial statement respecting Division Courts.
7. Financial statement respecting Registrars of Deeds.
8. Financial statement respecting Police Magistrates.

All of which is respectfully submitted.

I have the honour to be, sir,

Your obedient servant,

I. A. Humphries,
Inspector of Legal Offices.

Statement

(a) Surrogate Clerk's Office.
(b) Administrative Branch—Osgoode Hall.
(c) Appellate Division—Osgoode Hall.
(d) Master's Office—Osgoode Hall.

ANNUAL REPORT FOR YEAR, 1928—SURROGATE CLERK'S OFFICE

Estates in which probate applied for	8,002
Estates in which administrations applied for	3,454
Estates in which administration—will annexed	469
Soldiers' estates of George V, 1917, chapter 28	11
Total number of estates	11,936
Guardianships applied for	66
Caveats entered	106
Deeds of elections filed	2
Supreme Court orders filed	8
Searches made by public (not county registrars)	297
Fees in stamps received upon all estates, probate and administration, guardianships, caveats, deeds of election and Supreme Court orders	$6,469 20
Fees in stamps on searches by public including copies of wills	$164 30
Total fees received for year 1928	$6,633 50

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR ENDING WITH THE 31ST OF DECEMBER, 1928—SENIOR REGISTRAR'S DEPARTMENT

Number of writs of summons issued (of which 44 were concurrent writs)	2,978
Actions entered in procedure book, commenced by writs issued during the year 1928	1,211
Actions entered in procedure book transferred from county court during 1928	9
Actions entered in procedure book commenced by writ during previous years	84
Actions entered in procedure book otherwise than by writ	241
Praecipe orders issued	160
Records passed	555
Writs of execution, Fi. Fa., issued	810
Writs of execution, renewal, alias and pluries writs issued	259
Special writs (habeas corpus, etc.) issued	29
Actions entered for trial (with jury)	116
Actions entered for trial (without jury)	371
Amount of jury fees paid city treasurer	$372 00
Court orders	571
Chamber orders	3,561
Deed polls entered and filed	125
Judgments without trial	148
Judgments after trial	209
Judgments in chambers	78
Judgments by default; mortgage actions	807
Judgments by default; ordinary actions	217
Judgments in mechanics' liens	39
Judgments in respect of writ isssued, year 1919	1
Judgments in respect of writs issued, year 1921	1
Judgments in respect of writs issued, year 1922	3
Judgments in respect of writs issued, year 1923	2
Judgments in respect of writs issued, year 1924	9
Judgments in respect of writs issued, year 1925	5
Judgments in respect of writs issued, year 1926	25
Judgments in respect of writs issued, year 1927	296
Judgments in respect of writs issued, year 1928	1,184
Interlocutory judgments	14
Total judgments entered	1,506
Amount recovered on judgments exclusive of costs	$4,088,743 00
Amount of taxed costs (including disbursements on judgments of all kinds)	80,997 58
Mechanics' lien orders	198
Attorney-General orders	52
Fiats entered	816
Fees paid in law stamps in Senior Registrar's office	$26,382 45
Fees paid in law stamps in Appellate Division	$1,813 20

REPORT 1928—SUPREME COURT OF ONTARIO, APPELLATE DIVISION, TWO COURTS

	Allowed	Dismissed	Varied	Reserved	Standing for		Total
					Argument	Judgment	
Appeals from single or trial judge	13	79	10	79			181
Appeals from arbitrators			1	2			3
Appeals from Ontario Railway and Municipal Board	1	2		1			4
Appeals from Criminal Code	30	41	2	11			84
Appeals from county, district and division courts	18	88	5	32			143
Appeals from surrogate court				1			1
Appeals from C.J.C.P.	3	6	1	5			15
Appeals under Assessment Act				1			1
Stated cases		1		3			4
Appeals from Liquor Control Act		3					3
Appeals from Master or Assistant Master in Chambers	1	1					2
Judgments	65	75	7				147
Totals	131	296	26	135			588
Standing for argument					33		33
Standing for judgment						21	21

Motions to full court	101
Number of cases, including motions heard by Divisional Court No. 1	247
Number of cases, including motions heard by Divisional Court No. 2	380
Number of cases set down in 1928	441
Appeals abandoned	16
Total number set down for hearing in 1928	457

The cases not ready to be heard are not included.

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS IN THE MASTER'S OFFICE, OSGOODE HALL, FOR THE YEAR ENDING DECEMBER 31, 1928

Master (References)	$441 00
Assistant Master (References)	386 90
Assistant Master (Quieting Titles)	260 00
Assistant Master (Mechanic's Liens)	308 00
Head Clerk (Mortgage Foreclosures)	2,759 50
Assistant Master (Official Receiver)	3,332 10
	$7,487 50

This does not include stamps collected in connection with the Master's Chamber work, which are included in the return made by the Senior Registrar.

Financial Statement

Sheriffs.
Surrogate Judges.
Local Masters, S.C.O.
Crown Attorneys and Clerks of the Peace.
Local Registrars, S.C.O.
County and District Court Clerks.
Surrogate Registrars.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
ALGOMA: Sault Ste. Marie	Sheriff	C. M. Macreath	3,314 33	1,000 00	4,314 33
	Surrogate Judge	Frederick Stone		1,000 00	
	Local Master	" "			
	" "	Judge J. M. Hall	110 02		
	Crown Attorney	W. G. Atkin	5,753 17	400 00	6,153 17
	Clerk of the Peace	" "			
	Local Registrar	T. J. Foster	4,613 34	750 00	5,363 34
	District Court Clerk	" "			
	Surrogate Registrar	" "			
BRANT: Brantford	Sheriff	J. W. Westbrook	3,892 19		3,892 19
	Surrogate Judge	A. D. Hardy		1,000 00	
	Local Master	" "			
	Crown Attorney	W. M. Charlton, K.C.	4,327 70		4,327 70
	Clerk of the Peace	" "			
	Local Registrar	H. J. Wallace	7,348 17	675 00	8,023 17
	County Court Clerk	" "			
	Surrogate Registrar	" "			
BRUCE: Walkerton	Sheriff	D. M. Jermyn	2,516 28		2,516 28
	Surrogate Judge	W. G. Owens		1,000 00	
	Local Master	" "			
	Crown Attorney	J. W. Freeborn	3,822 71		3,822 77
	Clerk of the Peace	" "			
	Local Registrar	R. E. Clapp	4,719 18	675 00	5,394 18
	County Court Clerk	" "			
	Surrogate Registrar	" "			
CARLETON: Ottawa	Sheriff	G. C. Richardson	9,376 92		9,376 92
	Surrogate Judge	*a*E. L. Daly		1,000 00	
	Local Master	F. A. Magee	2,328 35		5,578 37
	Local Registrar	" "	3,250 02		
	Crown Attorney	J. A. Ritchie, K.C.	3,275 62		3,275 62
	Clerk of the Peace	" "			
	County Court Clerk	C. L. Bray	15,161 62		15,161 62
	Surrogate Registrar	" "			
COCHRANE: Cochrane	Sheriff	J. D. Mackay	4,283 39	1,189 51	5,472 90
	Surrogate Judge	J. B. T. Caron		1,000 00	
	Local Master	" "			
	Crown Attorney	S. A. Calbick	4,121 71	200 00	4,321 71
	Clerk of the Peace	" "			
	Local Registrar	W. L. Warrell	3,846 20	600 00	4,446 20
	District Court Clerk	" "			
	Surrogate Registrar	" "			
DUFFERIN: Orahgeville	Sheriff	H. Endacott	2,075 70		2,075 70
	Surrogate Judge	J. C. Moore		1,000 00	
	Local Master	" "			
	Crown Attorney	*b*R. D. Evans	Commute	d at $1,270	per ann.
	Clerk of the Peace	" "			
	Local Registrar	J. A. V. Preston, K.C.	2,428 97	675 00	3,103 97
	County Court Clerk	" " "			
	Surrogate Registrar	" " "			

*a*E. L. Daly appointed, Jan. 4th, 1928, Judge Mulligan having died in December, 1928.
*b*R. D. Evans appointed, May 8th, 1928, J. L. Island having died April 26th, 1928.

the Province of Ontario for the year ending December 31, 1928.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
992 90	3,321 43	.....	3,321 43	.....	.....	.....	Algoma
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	7 40	.....	.....	
.....	110 02	.....	110 02	.....	.....	.....	
900 00	5,253 17	876 58	4,376 59	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
535 00	4,828 34	814 17	4,014 17	.....	876 39	1,019 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
777 68	3,114 51	.....	3,114 51	.....	.....	.....	Brant.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	62 70	.....	.....	
122 14	4,205 56	352 78	3,852 78	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
2,712 98	5,310 19	1,179 17	4,131 02	.....	2,627 50	1,744 20	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
938 29	1,577 99	.....	1,597 99	.....	.....	.....	Bruce.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	59 30	.....	.....	
100 00	3,722 71	111 36	3,611 35	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,202 50	4,191 68	495 84	3,695 84	.....	2,121 55	1,334 00	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
3,107 90	6,269 02	.....	6,269 02	.....	.....	.....	Carleton.
.....	.....	.....	1,000 00	.....	.....	.....	
1,638 00	3,940 37	343 84	3,596 53	.....	80 00	.....	
.....	.....	.....	.....	.....	.....	.....	
374 00	2,901 62	.....	2,901 62	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
4,096 52	11,065 10	6,358 60	4,706 50	.....	8,073 75	4,233 20	
.....	.....	.....	.....	.....	.....	.....	
2,039 22	3,433 68	.....	3,433 68	.....	.....	.....	Cochrane.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	29 90	.....	.....	
975 00	3,346 71	.....	3,346 71	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,068 00	3,378 20	125 60	3,252 60	.....	443 75	586 40	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
752 20	1,323 50	.....	1,323 50	.....	.....	.....	Dufferin.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	43 00	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
164 80	2,939 17	43 92	2,895 25	.....	954 40	556 20	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
ELGIN: St. Thomas	Sheriff	P. S. D. Harding	3,968 08	.....	3,968 08
	Surrogate Judge	D. C. Ross	.....	1,000 00	.....
	Local Master	C. F. Maxwell	87 40	.....	87 40
	Crown Attorney	A. McCrimmon, K.C.	5,772 94	.....	5,772 94
	Clerk of the Peace	" " "	.....	.....	.....
	Local Registrar	I. D. Cameron	6,266 44	675 00	6,941 44
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
ESSEX: Sandwich	Sheriff	C. N. Anderson	12,756 99	.....	12,756 99
	Surrogate Judge	J. J. Coughlin	.....	1,000 00	.....
	Local Master	*a*A. A. MacKinnon	834 50	.....	834 50
	Crown Attorney	J. S. Allan	Commute	d at $5,00	0.00.
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	W. B. S. Craig	20,155 56	675 00	20,830 56
FRONTENAC: Kingston	Sheriff	R. F. Vair	3,129 26	.....	3,129 26
	Surrogate Judge	H. A. Lavell	.....	1,000 00	.....
	Local Master	J. B. Walkem, K.C.	91 92	.....	91 92
	Crown Attorney	T. J. Rigney, K.C.	3,471 85	.....	3,471 85
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	C. H. Wood	3,342 01	675 00	4,017 01
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	Helen Fraser	2,292 95	.....	2,292 95
GREY: Owen Sound	Sheriff	*b*Wm. Breese	3,017 89	.....	3,017 89
	Surrogate Judge	C. T. Sutherland	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	T. H. Dyre	Commute	d at $3,01	0.00 per
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	T. J. Rutherford	6,054 70	750 00	6,804 70
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
HALDIMAND: Cayuga	Sheriff	W. S. Hudspeth	1,959 74	.....	1,959 74
	Surrogate Judge	G. H. Hopkins	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	H. Arrell, K.C.	3,475 17	.....	3,475 17
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	J. C. Eccles	2,939 90	600 00	3,539 90
	County Court Clerk	" "	.....	.....	.....
	Surrogate Judge	" "	.....	.....	.....
HALTON: Milton	Sheriff	*c*G. A. Brown	2,530 86	.....	2,530 86
	Surrogate Judge	J. W. Elliott	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	W. I. Dick	3,587 80	.....	3,587 80
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	W. J. McClenahan	3,902 96	600 00	4,502 96
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....

a A. A. McKinnon appointed Local Master, S.C.O., Feb. 6th, 1928.
b Wm. Breese appointed January 24th, 1928, J. S. Wilson having died January 17th, 1928.
c G. O. Brown appointed September 27th, 1928, S. Webster having died May 1st, 1928.

the Province of Ontario for the year ending December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,639 70	2,328 38	.....	2,328 38	.....	.....	.....	Elgin.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	87 40	.....	87 40	.....	.....	.....	
880 55	4,892 39	696 19	4,196 20	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,506 00	5,435 44	1,291 90	4,143 54	.....	2,833 75	1,648 20	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
5,221 23	7,535 76	932 19	6,603 57	.....	.....	.....	Essex.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	834 50	.....	834 50	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
4,335 77	16,494 79	11,245 32	5,249 47	.....	10,068 90	5,236 35	
882 43	2,246 83	.....	2,246 83	.....	.....	.....	Frontenac.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	91 92	.....	91 92	.....	.....	.....	
.....	3,471 85	.....	3,471 85	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,014 40	3,002 61	50 52	2,952 09	.....	336 90	.....	
.....	.....	.....	.....	.....	.....	.....	
300 00	1,992 95	.....	1,992 95	.....	1,516 10	3,109 40	
553 90	2,463 99	.....	2,463 99	.....	.....	.....	Grey.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	33 40	.....	.....	
3,010 00	per annum	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,027 00	5,777 70	1,599 93	4,177 77	.....	2,426 75	1,576 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
489 13	1,470 61	.....	1,470 61	.....	.....	.....	Haldimand.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	40 90	.....	.....	
800 00	2,675 17	.....	2,657 17	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
222 75	3,317 15	113 45	3,203 70	.....	749 10	285 85	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,135 60	1,395 26	.....	1,395 26	.....	.....	.....	Halton.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	32 10	.....	.....	
1,021 43	2,566 37	.....	2,566 37	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
520 40	3,982 56	391 28	3,591 28	.....	1,876 25	1,026 10	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
HASTINGS:					
Belleville	Sheriff	J. H. Clare	4,521 01		4,521 01
	Surrogate Judge	J. F. Wills		1,000 00	
	Local Master	*a*W. C. Mikel	231 70		
	Crown Attorney	B. C. Donnan	5,398 50		5,398 50
	Clerk of the Peace	" "			
	Local Registrar	*b*J. A. Kerr	7,209 85	513 15	7,723 00
	County Court Clerk	" "			
	Surrogate Registrar	" "			
HURON:					
Goderich	Sheriff	C. G. Middleton	2,951 37		2,951 37
	Surrogate Judge	E. N. Lewis		1,000 00	
	Local Master	" "			
	Crown Attorney	D. Holmes, K.C.	Commute	d at $3,0	00.00 per
	Clerk of the Peace	" "			
	Local Registrar	R. Johnston	8,003 72	750 00	8,753 72
	County Court Clerk	" "			
	Surrogate Registrar	" "			
KENORA:					
Kenora	Sheriff	J. W. Humble	1,889 84	1,000 00	2,889 84
	Surrogate Judge	W. A. Dowler		1,000 00	
	Local Master	" "			
	Crown Attorney	H. P. Cooke, K.C.	Commute	d at $1,9	70.00 per
	Clerk of the Peace	" "			
	Local Registrar	J. N. Ladouceur	1,095 08	700 00	1,795 08
	District Court Clerk	" "			
	Surrogate Registrar	" "			
KENT:					
Chatham	Sheriff	E. W. Hardey	5,798 93		5,798 93
	Surrogate Judge	J. G. Kerr		1,000 00	
	Local Master	" "			
	Crown Attorney	H. D. Smith	9,431 70		9,431 70
	Clerk of the Peace	" "			
	Local Registrar	D. E. Douglas	8,208 60	675 00	8,883 60
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LAMBTON:					
Sarnia	Sheriff	A. J. Johnston	3,405 96		3,405 96
	Surrogate Judge	A. E. Taylor		1,000 00	
	Local Master	" "			
	Crown Attorney	F. W. Willson, K.C.	4,864 41		4,864 41
	Clerk of the Peace	" "			
	Local Registrar	Alex. Saunders	5,839 53	675 00	6,514 53
	County Court Clerk	" "			
	Surrogate Registrar	" "			

a S. S. Lazier died July 4th, 1928; W. C. Mikel appointed Local Master October 16th, 1928; Judge Wills and Judge Deroche acted from date of Mr. Lazier's death to appointment of Mr. Mikel.

b Office of J. A. Kerr, by O.C. dated November 15th, 1928, made Local Registrar, County Court Clerk and Surrogate Registrar, instead of Deputy Clerk of the Crown and Surrogate Registrar.

*These fees collected in cash.

the Province of Ontario for the year ending December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,237 90	3,283 11	.....	3,283 11	.....	.....	.....	Hastings.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,339 88	4,058 62	279 31	3,779 31	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,825 46	5,897 54	1,707 79	4,189 75	.....	1,303 40	*2,220 15	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,321 06	1,630 31	.....	1,630 31	.....	.....	.....	Huron.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	104 90	.....	.....	
per annum	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
2,562 95	6,190 77	1,971 69	4,219 08	.....	1,981 80	3,247 45	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
603 06	2,286 78	.....	2,286 78	.....	.....	.....	Kenora.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
56 50	1,738 58	.....	1,738 58	.....	330 40	584 30	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
2,469 68	3,329 25	.....	3,329 25	.....	.....	.....	Kent.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	105 70	.....	.....	
1,850 00	7,581 70	2,040 85	5,540 85	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,988 45	6,895 15	2,605 64	4,289 51	.....	1,691 90	3,199 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
924 42	2,481 54	.....	2,481 54	.....	.....	.....	Lambton.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	15 50	.....	.....	
997 79	3,866 62	183 31	3,683 31	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,200 00	5,314 53	1,183 08	4,131 45	.....	2,024 00	2,745 90	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
LANARK: Perth	Sheriff	J. H. Ebbs	2,203 05		2,203 05
	Surrogate Judge	J. H. Scott		1,000 00	
	Local Master	" "			
	Crown Attorney	C. H. McKimm	2,591 51		2,591 51
	Clerk of the Peace	" "			
	Local Registrar	J. S. L. McNeely	3,884 15	675 00	4,559 15
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LEEDS AND GRENVILLE: Brockville	Sheriff	J. A. McCammon	3,368 13		3,368 13
	Surrogate Judge	J. K. Dowsley		1,000 00	
	Local Master	" "			
	" "	Judge E. J. Reynolds	141 80		141 80
	Crown Attorney	M. M. Brown, K.C.	5,018 38		5,018 38
	Clerk of the Peace	" "			
	Local Registrar	A. E. Baker	5,930 40	750 00	6,680 40
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LENNOX AND ADDINGTON: Napanee	Sheriff	C. W. Vandervoort	1,764 72		1,764 72
	Surrogate Judge	J. E. Madden		1,000 00	
	Local Master	*a*			
	Crown Attorney	U. M. Wilson, K.C.	2,332 13		2,332 13
	Clerk of the Peace	" "			
	Local Registrar	W. P. Deroche	2,556 00	600 00	3,156 00
	County Court Clerk	" "			
	Surrogate Registrar	" "			
LINCOLN: St. Catharines	Sheriff	H. O'Loughlin	4,183 10		4,183 10
	Surrogate Judge	J. S. Campbell		1,000 00	
	Local Master	" "			
	Crown Attorney	E. H. Lancaster, K.C.	4,761 76		4,761 76
	Clerk of the Peace	" "			
	Local Registrar	E. J. Lovelace	7,515 55	675 00	8,190 55
	County Court Clerk	" "			
	Surrogate Registrar	" "			
MANITOULIN: Gore Bay	Sheriff	J. H. Fell	1,356 49	950 00	2,306 49
	Surrogate Judge	C. E. Hewson		1,000 00	
	Local Master	" "			
	Crown Attorney	W. F. McRae, K.C.	2,072 09	250 00	2,322 09
	Clerk of the Peace	" "			
	Local Registrar	C. C. Platt	556 49	850 00	1,406 49
	District Court Clerk	" "			
	Surrogate Registrar	" "			
MIDDLESEX: London	Sheriff	D. A. Graham	6,598 95		6,598 95
	Surrogate Judge	T. Macbeth	1,300 00		
	Local Master	H. S. Blackburn	335 10		2,267 90
	Deputy Registrar	" "	1,932 80		
	Crown Attorney	A. M. Judd	Commute	d at $5,00	0.00 per
	Clerk of the Peace	" "			
	Deputy Clerk of the Crown	Edmund Weld	16,903 90	500 00	17,403 90
	County Court Clerk	" "			
	Surrogate Registrar	" "			

a S. S. Lazier died July 4th, 1928.

the Province of Ontario for the year ending December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
782 32	1,420 73	.....	1,402 73	.....	.....	.....	Lanark.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	35 00	.....	.....	
499 00	2,092 51	.....	2,092 51	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
457 55	4,101 60	450 80	3,650 80	.....	1,447 30	2,536 10	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,305 65	2,062 48	.....	2,062 48	.....	.....	.....	Leeds and Granville.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	141 80	.....	141 80	.....	.....	.....	
1,101 46	3,916 92	208 46	3,708 46	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,375 90	5,304 50	1,174 05	4,130 45	.....	1,832 60	2,805 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
369 73	1,394 99	.....	1,394 99	.....	.....	.....	Lennox and Addington.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
550 64	1,781 49	.....	1,781 49	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
489 00	2,667 00	16 70	2,650 30	.....	592 50	1,189 20	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
996 52	3,186 58	.....	3,186 58	.....	.....	.....	Lincoln.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	85 30	.....	.....	
1,222 30	3,539 46	19 73	3,519 73	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,433 15	6,757 40	2,481 66	4,275 74	.....	2,138 50	2,813 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
386 85	1,919 64	.....	1,919 64	.....	.....	.....	Manitoulin.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	2,322 09	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	1,406 49	.....	1,406 49	.....	108 80	206 25	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,837 82	4,761 13	.....	4,761 13	.....	.....	.....	Middlesex.
.....	.....	.....	1,300 00	.....	.....	.....	
634 00	1,633 90	.....	1,633 90	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
4,924 00	12,479 90	*8,006 91	4,472 99	.....	4,715 30	8,034 45	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
MUSKOKA: Bracebridge	Sheriff	J. G. Myers	1,963 75	1,350 00	3,313 75
	Surrogate Judge	A. A. Mahaffy	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	Thos. Johnson	1,545 97	250 00	1,795 97
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	C. S. Salmon	1,503 30	600 00	2,103 30
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
NIPISSING: North Bay	Sheriff	Peter Groulx	3,252 28	800 00	4,052 28
	Surrogate Judge	J. A. Valin	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	T. E. McKee	3,085 06	250 00	3,835 06
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	T. J. Bourke	3,226 85	600 00	3,826 85
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
NORFOLK: Simcoe	Sheriff	W. Tisdale	2,100 25	.....	2,100 25
	Surrogate Judge	A. T. Boles	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	W. E. Kelly, K.C.	Commute	d at $3,4	00.00 per
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	H. P. Innes, K.C.	4,914 64	675 00	5,589 64
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
NORTHUMBERLAND AND DURHAM: Cobourg	Sheriff	D. J. Nesbitt	4,483 52	.....	4,483 52
	Surrogate Judge	*a*L. V. O'Connor	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	W. F. Kerr, K.C.	4,939 71	.....	4,939 71
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	J. T. Field	6,783 20	750 00	7,533 20
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
ONTARIO: Whitby	Sheriff	J. F. Paxton	5,010 69	.....	5,010 69
	Surrogate Judge	J. E. Thompson	.....	1,000 00	.....
	Local Master	Judge Robt. Ruddy	121 04	.....	121 04
	Crown Attorney	J. A. McGibbon	5,597 63	.....	5,597 63
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	Horace Bascom	6,779 90	675 00	7 454 90
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
OXFORD: Woodstock	Sheriff	Wm. McGhee	2,966 30	.....	2,966 30
	Surrogate Judge	J. G. Wallace	.....	1,000 00	.....
	Local Master	W. T. McMullen	78 90	.....	78 90
	Crown Attorney	R. N. Ball, K.C.	3,472 80	.....	3,472 80
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	P. McDonald	7,971 58	450 00	8,421 58
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....

a Appointed 25th January, 1928.

the Province of Ontario for the year ending December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
616 43	2,697 32	.....	2,697 32	.....	.....	.....	Muskoka.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	15 20	.....	.....	
133 55	1,662 42	.....	1,662 42	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
18 00	2,085 30	.....	2,085 30	.....	316 40	524 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,599 80	2,452 48	.....	2,452 48	.....	.....	.....	Nipissing.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	11 90	.....	.....	
1,031 22	2,303 84	.....	2,303 84	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
591 69	3,235 16	97 03	3,138 13	.....	348 65	680 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
735 60	1,364 65	.....	1,364 65	.....	.....	.....	Norfolk.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	38 40	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,114 65	4,474 99	637 50	3,837 49	.....	949 40	1,926 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,680 64	2,802 88	.....	2,802 88	.....	.....	.....	Northumberland and Durham.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	23 40	.....	.....	
1,319 83	3,619 88	59 94	3,559 94	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,137 00	6,396 20	2,156 58	4,239 62	.....	1,584 70	3,398 15	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,139 35	3,871 34	.....	3,871 34	.....	.....	.....	Ontario.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	121 04	.....	121 04	.....	.....	.....	
1,065 75	4,531 88	515 94	4,015 94	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
938 00	6,516 90	2,265 21	4,251 69	.....	1,506 70	2,875 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,128 76	1,837 54	.....	1,837 54	.....	.....	.....	Oxford.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	78 90	.....	78 90	.....	.....	.....	
542 40	2,930 40	.....	2,930 40	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,909 05	6,512 53	2,261 28	4,251 25	.....	1,612 30	2,849 70	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
PARRY SOUND: Parry Sound..	Sheriff	J. E. Armstrong	2,746 47	750 00	3,496 47
	Surrogate Judge	F. R. Powell	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	W. L. Haight, K.C.	Commute	d at $1,7	00.00 per
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	F. Tasker	2,006 37	600 00	2,606 37
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
PEEL: Brampton	Sheriff	N. Henderson	2,839 25	.....	2,839 25
	Surrogate Judge	B. F. Justin	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	*a*A. G. Davis	1,077 69	.....	1,077 69
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	J. R. Fallis	3,401 87	600 00	4,001 87
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
PERTH: Stratford	Sheriff	*b*Irvine McCausland	3,513 37	.....	3,513 37
	Surrogate Judge	J. L. Killoran	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	G. G. McPherson, K.C.	5,657 85	.....	5,657 85
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	F. H. Thompson, K.C.	6,212 95	675 00	6,887 95
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
PETERBOROUGH: Peterborough	Sheriff	F. J. A. Hall	2,731 23	.....	2,731 23
	Surrogate Judge	C. S. Huycke	.....	1,000 00	.....
	Local Master	O. A. Langley	70 30	.....	70 30
	Crown Attorney	G. W. Hatton, K.C.	3,289 18	.....	3,289 18
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	G. J. Sherry	5,770 32	675 00	6,445 32
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
PRESCOTT AND RUSSELL: L'Orignal	Sheriff	S. W. Wright	1,504 87	.....	1,504 87
	Surrogate Judge	A. Constantineau	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	F. W. Thistlethwaite, K.C.	3,379 20	.....	3,379 20
	Clerk of the Peace	" " "	.....	.....	.....
	Local Registrar	Jos. Belanger	2,836 45	675 00	3,511 45
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
PRINCE EDWARD: Picton	Sheriff	D. J. Barker	1,799 35	.....	1,799 35
	Surrogate Judge	E. H. McLean	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	M. R. Allison	2,260 09	.....	2,260 09
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	R. H. Hubbs	2,388 97	600 00	2,988 97
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....

a A. G. Davis appointed July 10th, 1928; W. S. Morphy, resigned.
b Irvine McCausland appointed October 30th, 1928; Thos. Magwood, resigned.

the Province of Ontario for the year ending December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1,393 11	2,103 36	.....	2,103 36	.....	.....	.....	Parry Sound.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	4 50	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
43 71	2,562 66	6 27	2,556 29	.....	285 00	466 00	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,002 66	1,836 59	.....	1,836 59	.....	.....	.....	Peel.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	27 90	.....	.....	
285 00	792 69	.....	792 69	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
533 25	3,468 62	143 72	3,324 90	.....	835 20	1,592 05	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
650 00	2,863 37	.....	2,863 37	.....	.....	.....	Perth.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
546 00	5,111 85	805 93	4,305 92	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,735 00	5,152 95	1,037 65	4,115 30	.....	1,733 80	2,408 00	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,061 82	1,669 41	.....	1,669 41	.....	.....	.....	Peterborough.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	70 30	.....	70 30	.....	.....	.....	
1,354 75	1,934 43	.....	1,934 43	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
818 50	5,626 82	1,464 14	4,162 68	.....	1,217 70	1,727 10	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
510 68	994 19	.....	994 19	.....	.....	.....	Prescott and Russell.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	19 40	.....	.....	
996 90	2,382 30	.....	2,382 30	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
670 05	2,841 40	34 14	2,807 26	.....	689 10	993 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
120 65	1,678 70	.....	1,678 70	.....	.....	.....	Prince Edward.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	9 50	.....	.....	
500 00	1,760 09	.....	1,760 09	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,052 18	1,936 79	.....	1,936 79	.....	465 10	923 00	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
RAINY RIVER: Fort Frances..	Sheriff	W. A. Baker	1,927 23	750 00	2,677 23
	Surrogate Judge	A. McLennan	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	N. L. Crome	2,173 70	250 00	2,423 70
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	W. P. Pilkey	1,849 95	600 00	2,449 95
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
RENFREW: Pembroke	Sheriff	Alex. Morris	3,051 75	.....	3,051 75
	Surrogate Judge	*a*J. T. Mulcahy	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	H. B. Johnson	4,277 37	.....	4,277 37
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	J. M. Beatty	3,644 95	600 00	4,244 95
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
SIMCOE: Barrie	Sheriff	D. H. MacLaren	3,593 11	.....	3,593 11
	Surrogate Judge	*b*D. Ross	.....	1,000 00	.....
	Local Master	F. G. Evans, K.C.	39 70	.....	5,052 06
	Crown Attorney	" "	5,012 36	.....	.....
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	John Mackay	2,517 10	750 00	3,267 10
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	E. A. Little	5,418 31	.....	5,418 31
STORMONT, DUNDAS AND GLENGARRY: Cornwall	Sheriff	W. R. Mack	3,338 87	.....	3,338 87
	Surrogate Judge	J. G. O'Reilly	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	J. G. Harkness, K.C.	Commute	d at $2,8	30.00 per
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	A. I. Macdonell	5,985 40	750 00	6,735 40
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
SUDBURY: Sudbury	Sheriff	A. Irving	5,744 47	1,150 00	6,894 47
	Surrogate Judge	*c*J. J. Kehoe	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	R. R. McKessock, K.C.	7,383 78	250 00	7,633 78
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	A. H. Beath	3,856 67	600 00	4,456 67
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
TEMISKAMING: Haileybury	Sheriff	Geo. Calbick	4,185 41	1,000 00	5,185 41
	Surrogate Judge	H. Hartman	.....	1,000 00	.....
	Local Master	" "	.....	.....	.....
	Crown Attorney	F. L. Smiley K.C.	3,111 03	250 00	3,361 03
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	T. J. Meagher	3,249 68	600 00	3,849 68
	District Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....

a J. T. Mulcahy appointed May 28th, 1928; he received proportionate part of $1,000.00; Judge McNamara resigned.

b D. Ross appointed April 3rd, 1928, and received proportionate part of $1,000.00.

c Judge Kehoe died; Judge Hewson acting.

the Province of Ontario for the year ending December 31, 1928—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
653 14	2,024 09	.....	2,024 09	.....	.....	.....	Rainy River.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	9 30	.....	.....	
.....	2,423 70	.....	2,423 70	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
663 00	1,786 95	.....	1,786 95	.....	329 50	269 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
808 77	2,242 98	.....	2,242 98	.....	.....	.....	Renfrew.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	9 70	.....	.....	
647 85	3,629 52	64 76	3,564 76	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
684 00	3,560 95	180 50	3,380 45	.....	1,463 20	2,473 25	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
2,255 68	1,337 43	.....	1,337 43	.....	.....	.....	Simcoe.
.....	.....	.....	1,000 00	.....	.....	.....	
1,467 92	3,584 14	22 22	3,561 92	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
465 00	2,802 10	30 25	2,771 85	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,450 00	3,968 31	384 15	3,584 16	.....	1,799 70	3,410 45	
832 94	2,505 93	.....	2,505 93	.....	.....	.....	Stormont, Dundas and Glengarry.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	133 20	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,084 19	5,651 21	1,486 09	4,165 12	.....	1,584 50	2,202 80	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,914 18	4,980 29	.....	4,980 29	.....	.....	.....	Sudbury.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	89 80	.....	.....	
2,469 00	5,164 78	832 39	4,332 39	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,705 60	2,751 07	25 10	2,725 97	.....	518 30	381 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,661 72	3,523 69	.....	3,523 69	.....	.....	.....	Temiskaming.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	20 30	.....	.....	
1,043 40	2,317 63	.....	2,317 63	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
719 71	3,129 97	76 00	3,053 97	.....	629 50	394 25	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
THUNDER BAY: Port Arthur...	Sheriff.....	N. Edmeston.....	7,406 50	1,400 00	8,806 50
	Surrogate Judge.....	M. J. Kenny.....	.....	1,000 00	.....
	Local Master.....	" "	.....	.....	.....
	Crown Attorney.....	W. F. Langworthy, KC.	2,508 58	250 00	2,758 58
	Clerk of the Peace....	" " "	.....	.....	.....
	Local Registrar.....	Keith Munro.....	4,228 50	600 00	4,828 50
	District Court Clerk..	" "	.....	.....	.....
	Surrogate Registrar...	" "	.....	.....	.....
VICTORIA: Lindsay.....	Sheriff.....	R. J. Patterson.....	1,691 17	.....	1,691 17
	Surrogate Judge.....	W. D. Swayze.....	.....	1,000 00	.....
	Local Master.....	" "	.....	.....	.....
	Crown Attorney.....	*J. E. Anderson.....	4,939 92	.....	4,939 92
	Clerk of the Peace....	" "	.....	.....	.....
	Local Registrar.....	A. T. Porter.....	3,758 85	675 00	4,433 85
	County Court Clerk..	" "	.....	.....	.....
	Surrogate Registrar...	" "	.....	.....	.....
WATERLOO: Kitchener.....	Sheriff.....	W. A. Kribs.....	3,885 52	.....	3,885 52
	Surrogate Judge.....	E. J. Hearn.....	.....	1,000 00	.....
	Local Master.....	J. J. A. Weir.....	304 50	.....	304 50
	Crown Attorney.....	D. S. Bowlby, K.C...	5,937 50	.....	5,937 50
	Clerk of the Peace....	" "	.....	.....	.....
	Local Registrar.....	C. C. Hahn.....	4,809 55	675 00	5,484 55
	County Court Clerk..	" "	.....	.....	.....
	Surrogate Registrar...	E. H. Scully.....	6,718 09	.....	6,718 09
WELLAND: Welland.....	Sheriff.....	V. L. Davidson.....	6,073 28	.....	6,073 28
	Surrogate Judge.....	L. B. C. Livingstone..	.....	1,000 00	.....
	Local Master.....	" " ..	.....	.....	.....
	Crown Attorney.....	T. D. Cowper, K.C...	4,605 35	.....	4,605 35
	Clerk of the Peace....	" " ..	.....	.....	.....
	Local Registrar.....	J. E. Cohoe.....	11,723 80	800 00	12,523 80
	County Court Clerk..	" "	.....	.....	.....
	Surrogate Registrar...	" "	.....	.....	.....
WELLINGTON: Guelph.....	Sheriff.....	aG. H. Dickson.....	3,211 71	.....	3,211 71
	Surrogate Judge.....	bR. L. McKinnon....	.....	1,000 00	.....
	Local Master.....	cL. W. Goetz.....	177 84	300 00	7,737 95
	Local Registrar.....	" "	7,260 11	.....	.....
	County Court Clerk..	" "	.....	.....	.....
	Surrogate Registrar...	J. M. Kearns.....	Commute	d at $3,4	50.00 per
	Crown Attorney.....	" "	.....	.....	.....
	Clerk of the Peace....	" "	.....	.....	.....

a G. H. Dickson appointed February 6th, 1928.

b R. L. McKinnon appointed December 4th, 1928; Judge Spotton died October 7th, 1928; L. W. Goetz appointed August 17th, 1928, as Local Master.

c L. W. Goetz appointed August 17th, 1928; J. M. Kearns acted from date of death of Mr. Kingston, i.e., March 5th to date of appointment of Mr. Goetz.

*Of the amount of $244.04 due by Mr. Anderson, $69.04 only has been received.

the Province of Ontario for the year endng December 31, 1928.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
4,312 53	4,493 97	.....	4,493 97	.....	.....	.....	Thunder Bay.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	8 50	.....	.....	
.....	.....	.....	2,758 58	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
416 75	4,411 75	605 87	3,805 88	.....	1,416 95	1,990 85	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
733 72	957 45	.....	957 45	.....	.....	.....	Victoria.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	33 50	.....	.....	
951 84	3,988 08	244 04	3,744 04	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,755 13	2,678 72	17 87	2,660 85	.....	853 00	1,416 75	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,454 40	2,431 12	.....	2,431 12	.....	.....	.....	Waterloo.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	304 50	.....	304 50	.....	.....	.....	
977 00	4,960 50	730 25	4,230 25	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
813 26	4,671 29	735 64	3,935 65	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
1,333 15	5,384 94	1,246 44	4,138 50	.....	2,309 00	4,393 30	
2,988 25	3,085 03	.....	3,085 03	.....	.....	.....	Welland.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	72 40	.....	.....	
1,159 40	3,445 95	.....	3,445 95	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
2,068 10	10,455 70	5,810 13	4,645 57	.....	3,030 90	3,908 65	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
673 55	2,538 16	.....	2,538 16	.....	.....	.....	Wellington.
.....	.....	.....	1,000 00	.....	.....	.....	
1,182 73	6,555 22	3,088 43	3,466 79	.....	.....	.....	
.....	.....	.....	.....	.....	1,995 10	3,474 60	
.....	.....	.....	.....	.....	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1928	Salary paid by Province	Total earnings and salary in all offices
			$ c.	$ c.	$ c.
WENTWORTH:					
Hamilton	Sheriff	Leeming Carr	11,675 37	.....	11,675 37
	Surrogate Judge	*a*H. H. Carpenter	.....	1,000 00	.....
	Local Master	Judge W. T. Evans	1,000 00	.....	.....
	Crown Attorney	G. W. Ballard, K.C.	Commute	d at $5,0	00.00 per
	Clerk of the Peace	" "	.....	.....	.....
	Local Registrar	G. T. Inch	21,122 57	750 00	21,872 57
	County Court Clerk	" "	.....	.....	.....
	Surrogate Registrar	" "	.....	.....	.....
YORK:					
Toronto	Sheriff	A. McCowan	25,632 34	.....	25,632 34
	Surrogate Judge	E. Coatsworth	2,600 00	.....	.....
	" "	F. M. Morson	1,600 00	.....	.....
	" "	J. H. Denton	1,600 00	.....	.....
	" "	C. H. Widdifield	1,600 00	.....	.....
	" "	J. Tytler	1,000 00	.....	.....
	" "	D. O'Connell	1,000 00	.....	.....
	Crown Attorney	E. N. Armour, K.C.	Commute	d at $7,5	00.00 per
	Clerk of the Peace	H. E. Irwin, K.C.	13,772 78	.....	13,772 78
	County Court Clerk	T. V. Gearing	39,137 70	.....	39,137 70
	Surrogate Registrar	*b*A. F. Wallis	47,495 52	.....	47,495 52
TORONTO:	Sheriff	R. A. Pyne	50,804 73	.....	50,804 73

a Judge Gauld resigned and Judge Carpenter appointed December 4th, 1928.
b A. F. Wallis died.

the Province of Ontario for the year ending December 31, 1928—*Concluded.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer.	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
5,245 31	6,430 06	.....	6,430 06	.....	.....	.....	Wentworth.
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	.....	80 40	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
5,411 45	16,461 12	11,215 01	5,246 11	.....	5,206 10	9,970 50	
.....	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	.....	.....	.....	
13,507 46	12,124 88	5,062 40	7,062 48	.....	.....	.....	York.
.....	.....	.....	2,600 00	.....	.....	.....	
.....	.....	.....	1,600 00	.....	.....	.....	
.....	.....	.....	1,600 00	.....	.....	.....	
.....	.....	.....	1,600 00	.....	.....	.....	
.....	.....	.....	1,000 00	.....	.....	.....	
.....	.....	.....	1,000 00	.....	.....	.....	
annum.	.....	.....	.....	.....	.....	.....	
5,360 00	8,412 78	2,456 39	5,956 39	.....	.....	.....	
8,911 65	30,226 05	23,603 45	6,622 60	.....	.....	.....	
7,263 61	40,231 91	32,608 72	7,623 19	.....	24,444 60	47,673 25	
32,469 54	18,335 19	10,651 67	7,683 52	.....	.....	.....	Toronto.

COMMUTED CROWN ATTORNEYS

County or District and address	Name	Gross earnings	Disbursements	Net earnings	Salary
		$ c.	$ c.	$ c.	$ c.
DUFFERIN:					
Orangeville	(a) R. D. Evans	2,245 75	* 130 00	2,115 75	1,270 00
ESSEX:					
Windsor	J. S. Allan	14,980 70	2,563 69	12,417 01	5,000 00
GREY:					
Owen Sound	T. H. Dyre	6,066 61	3,056 61	3,010 00	3,010 00
HURON:					
Goderich	D. Holmes	5,361 05	* 500 00	4,861 05	3,000 00
KENORA:					
Kenora	H. P. Cooke	2,170 00	* 150 00	2,020 00	1,970 00
MIDDLESEX:					
London	A. M. Judd	10,490 37	* 1,000 00	9,490 37	5,000 00
NORFOLK:					
Simcoe	W. E. Kelly	6,106 82	* 650 00	5,456 82	3,400 00
PARRY SOUND:					
Parry Sound	W. L. Haight	1,719 25	* 300 00	1,419 25	1,700 00
STORMONT, DUNDAS AND GLENGARRY:					
Cornwall	J. G. Harkness	4,005 43	400 00	3,605 43	2,830 00
WELLINGTON:					
Guelph	J. M. Kearns	6,570 15	750 00	5,820 15	3,450 00
WENTWORTH:					
Hamilton:	G. W. Ballard	10,926 51	1,642 92	9,283 59	5,000 00
YORK:					
Toronto	E. N. Armour	28,890 73	.....	.....	7,500 00

(a) R. D. Evans appointed by Order-in-Council, 8th May, 1928, J. L. Island having died.
*Amount allowed in addition to commutation.

Statement Respecting Registrars of Deeds

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				$ c.
1	Algoma	Sault Ste. Marie	H. J. Moorhouse	4,552 09
2	Brant	Brantford	Alex. Graham	6,432 33
3	Bruce	Walkerton	W. H. McFarlane	6,560 85
4	Carleton	Ottawa	A. E. Hunt	6,820 36
5	Cochrane	Cochrane	*a*J. A. Clermont	*13,078 87
6	Dufferin	Orangeville	F. J. Patterson	2,827 95
7	Dundas	Morrisburg	R. J. Dillen	1,548 40
8	Durham, E.	Port Hope	R. H. Hodgson	1,741 90
9	Durham, W.	Bowmanville	Miss J. A. Pollard	1,754 25
10	Elgin	St. Thomas	*b*J. H. Coyne	* 6,334 80
11	Essex	Sandwich	J. O. Reaume	43,504 99
12	Fort William	Fort William	*b*C. W. Jarvis	* 8,208 84
13	Frontenac	Kingston	W. J. Gibson	5,618 65
14	Glengarry	Alexandria	J. A. McRae	1,782 05
15	Grenville	Prescott	W. S. Johnston	2,061 00
16	Grey, North	Owen Sound	Geo. P. Creighton	4,342 60
17	Grey, South	Durham	A. H. Jackson	3,202 75
18	Haldimand	Cayuga	W. H. Howard	2,991 75
19	Haliburton	Minden	*c*A. W. Fleming	961 85
20	Halton	Milton	Victor Chisholm	5,135 55
21	Hastings	Belleville	R. J. S. Dewar	8,033 00
22	Huron	Goderich	Wm. Coats	5,905 15
23	Kenora	Kenora	*b*Mrs. E. A. Cunningham	* 4,191 43
24	Kent	Chatham	J. B. Clark	9,424 10
25	Lambton	Sarnia	R. E. La Sueur	9,039 85
26	Lanark, North	Almonte	H. C. Bowland	1,445 65
27	Lanark, South	Perth	Jas. Armour	2,204 96
28	Leeds	Brockville	A. W. Gray	3,945 85
29	Lennox and Addington	Napanee	G. S. Reid	3,300 75
30	Lincoln	St. Catharines	H W. Byrne, Acting	10,900 40
31	London	London	R. H. Dignan	7,206 80
32	Manitoulin	Gore Bay	*d*C. C. Platt	1,709 20
33	Middlesex, E. & N.	London	Miss M. V. Walker	7,109 60
34	Middlesex, West	Glencoe	R. Dunlop	2,102 66
35	Muskoka	Bracebridge	*b*C. E. Lount	* 4,077 40
36	Nipissing	North Bay	*a*J. M. Deacon	* 5,061 88
37	Norfolk	Simcoe	W. M. McGuire	5,587 20
38	Northumberland, East	Colborne	A. G. Willoughby	2,774 35
39	Northumberland, West	Cobourg	Hugh McCullough	1,796 45
40	Ontario	Whitby	G. W. Dryden	14,587 25
41	Ottawa	Ottawa	*e*J. F. Moxley	10,519 50
42	Oxford	Woodstock	W. L. MacWhinnie	6,709 10
43	Parry Sound	Parry Sound	C. Gillespie	1,675 22
44	Peel	Brampton	F. J. Jackson	5,642 40
45	Perth, North	Stratford	Jas. Steele	3,810 50
46	Perth, South	St. Mary's	G. D. L. Rice	1,601 60
47	Peterborough	Peterborough	W. F. Morrow	6,068 38
48	Port Arthur	Port Arthur	*b*J. M. Munro	* 6,250 00
49	Prescott	L'Orignal	H. M. Mooney	2,268 80
50	Prince Edward	Picton	J. H. Holmes	2,442 30
51	Rainy River	Fort Frances	W. J. Keating	4,185 07
52	Renfrew	Pembroke	R. A. Campbell	4,419 75
53	Russell	Russell	J. A. Gamble	2,234 10
54	Simcoe	Barrie	R. J. Sanderson	11,013 53
55	Stormont	Cornwall	J. C. Alguire	3,689 54
56	Sudbury	Sudbury	*b*S. Fournier	* 8,999 85
57	Temiskaming	Haileybury	*a*Lorne H. Ferguson	* 9,981 62
58	Toronto	Toronto	*f*Thos. Crawford	98,344 15

the year ending 31st December, 1928, and the sums payable under Section 101 of *The Registry Act.*

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	Instruments			No
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
2,192 03	2,360 06	122 00	2,238 06	1,791	44	.....	1
1,940 00	4,492 33	1,046 17	3,446 16	3,116	.....	.....	2
2,930 00	3,630 85	615 42	3,015 43	2,792	.....	.....	3
3,124 99	3,695 37	647 68	3,047 69	2,455	161	161	4
7,657 45	.....	.....	4,125 00	47	.....	.....	5
450 54	2,377 41	125 48	2,251 93	1,152	.....	.....	6
700 00	848 40	.....	848 40	767	.....	.....	7
520 00	1,221 90	.....	1,221 90	704	.....	.....	8
879 00	875 25	.....	875 25	736	.....	.....	9
2,048 30	4,286 50	914 43	3,372 07	2,701	71	146	10
13,618 50	29,886 49	23,297 85	6,588 64	17,534	147	.....	11
3,274 65	4,934 19	1,267 10	3,667 09	2,043	.....	.....	12
2,210 00	3,408 65	504 33	2,904 32	2,424	98	110	13
800 00	982 05	.....	982 05	731	.....	.....	14
520 00	1,541 00	4 10	1,536 90	862	260	.....	15
1,875 88	2466 72	143 34	2,323 38	3,241	.....	.....	16
843 90	2,384 10	126 82	2,257 28	1,378	.....	.....	17
776 75	2,215 00	93 00	2,122 00	1,325	.....	.....	18
25 00	936 85	.....	936 85	369	.....	.....	19
1,839 80	3,295 75	447 88	2,847 87	1,890	.....	.....	20
3,257 35	4,775 65	1,187 83	3,587 82	3,232	153	.....	21
2,074 70	3,830 45	715 83	3,114 62	2,795	.....	.....	22
1,435 30	2,756 13	226 83	2,529 30	260	.....	.....	23
3,596 00	5,828 10	1,714 05	4,114 05	4,391	.....	.....	24
4,392 00	4,647 85	1,123 92	3,523 93	4,131	181	391	25
85 00	1,360 65	.....	1,360 65	609	.....	.....	26
700 00	1,504 96	.....	1,504 96	988	.....	.....	27
1,084 37	2,861 48	258 44	2,603 04	1,764	.....	.....	28
925 00	2,375 75	125 15	2,250 60	1,230	.....	.....	29
3,299 54	7,600 86	3,240 77	4,360 09	4,205	3,216	.....	30
2,871 50	4,335 30	967 65	3,367 65	3,784	21	.....	31
823 00	886 20	.....	886 20	485	45	51	32
1,803 50	5,306 10	1,453 05	3,853 05	3,272	.....	.....	33
600 00	1,502 66	.....	1,502 66	911	8	.....	34
1,426 64	2,650 76	195 22	2,455 54	1,131	55	.....	35
5,642 83	.....	.....	3,000 00	1,063	.....	.....	36
1,900 00	3,687 20	643 60	3,043 60	2,412	.....	.....	37
774 00	2,000 35	50 07	1,950 28	1,140	.....	.....	38
500 00	1,296 45	.....	1,296 45	741	184	.....	39
7,909 00	6,678 25	2,404 43	4,273 82	6,394	54	169	40
5,579 69	4,939 81	1,069 81	3,870 00	2,160	.....	.....	41
2,756 00	3,953 10	776 55	3,176 55	2,976	.....	.....	42
509 00	1,166 22	.....	1,166 22	646	6	6	43
1,645 00	3,997 40	798 70	3,198 70	2,529	50	200	44
1,071 00	2,739 50	221 85	2,517 65	1,782	24	5	45
585 50	1,016 10	.....	1,016 10	684	34	34	46
1,780 00	4,288 38	944 19	3,344 19	2,467	10	4	47
2,242 00	4,008 00	804 00	3,204 00	1,689	.....	.....	48
665 05	1,603 75	10 37	1,593 38	1,164	.....	.....	49
186 60	2,255 70	101 14	2,154 56	959	.....	.....	50
900 00	3,285 07	442 54	2,842 53	37	12	.....	51
1,570 00	2,849 75	254 92	2,594 83	1,957	3	3	52
850 00	1,384 10	.....	1,384 10	903	66	.....	53
4,029 91	6,983 62	2,685 26	4,298 36	4,484	.....	.....	54
1,362 00	2,327 54	115 51	2,212 03	1,680	.....	.....	55
2,607 75	6,392 10	2,152 89	4,239 21	155	.....	.....	56
6,989 85	.....	.....	4,000 00	46	.....	.....	57
60,437 41	37,906 74	.....	37,906 74	42,668	.....	.....	58

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for —*Con*

No.	Registry Division	Where Office Situate	Registrar	Gross earnings	
				$	c.
59	Victoria	Lindsay	C. D. Barr	3,405	05
60	Waterloo	Kitchener	O. S. Eby	11,384	10
61	Welland	Welland	E. E. Fraser	18,523	83
62	Wellington, North	Arthur	Jas. Tucker	2,392	85
63	Wellington, S. and Centre	Guelph	C. L. Nelles	5,936	34
64	Wentworth	Hamilton	R. K. Hope	30,721	81
65	York, East and West	Toronto	J. W. Mallon	47,035	31
66	York, North	Newmarket	R. L. Boag	4,528	18

*a*Officer and staff paid direct by Province. All fees sent to Inspector of Legal Offices.
*b*Land Title Office included.
*c*Salary from Province included.
*d*Land Title Office and salary from Province included.
*e*J. P. Fisher died June 12th; J. T. Moxley appointed July 5th.
*f*Paid a salary.

the year ending 31st December, 1927, and the sums payable under Section 101 of *The Registry Act.*
cluded

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	Instruments			No
				Number registered	Number uncopied	Number copied but not compared	
$ c.	$ c.	$ c.	$ c.				
1,246 00	2,159 05	81 81	2,077 24	1,515	.....	.....	59
5,127 71	6,256 39	2,030 75	4,225 64	5,421	319	.....	60
8,969 61	9,554 22	4,998 80	4,555 42	7,532	.....	.....	61
1,176 12	1,216 73	.....	1,216 73	1,074	42	60	62
2,372 00	3,564 34	582 17	2,982 17	2,668	.....	.....	63
17,844 00	12,877 81	7,990 02	4,887 79	13,882	.....	.....	64
19,679 00	27,356 31	21,020 67	6,335 64	20,780	3,021	137	65
1,536 00	2,992 18	297 65	2,694 53	1,991	100	100	66

Statement Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1928

I.—Local Masters who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Cochrane	Cochrane	J. A. Clermont	$13,078 87	$7,657 45	$5,421 42
2	Nipissing	North Bay	J. M. Deacon	5,215 88	5,642 83	Deficit of 426 50
3	Temiskaming	Haileybury	L. H. Ferguson	9,981 62	6,989 85	2,991 77

II.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situate	Name	Gross earnings, L.T.O.	Gross earnings, Reg. Office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Fort William	Fort William	C. W. Jarvis	$2,919 69	$5,289 15	$8,208 84	$3,274 65	$4,934 19	$1,267 10	$3,667 09
2	Kenora	Kenora	Mrs. E. A. Cunningham	3,569 78	621 65	4,191 43	1,435 30	2,756 13	226 83	2,529 30
3	*Manitoulin	Gore Bay	C. C. Platt	72 25	1,636 95	1,709 20	823 00	.....	.....	886 20
4	Muskoka	Bracebridge	C. E. Lount	1,310 00	2,767 40	4,077 40	1,426 64	2,650 76	195 22	2,455 54
5	Rainy River	Fort Frances	W. J. Keating	4,069 07	116 00	4,185 07	900 00	3,285 07	442 54	2,842 53
6	Sudbury	Sudbury	S. Fournier	7,244 75	1,755 00	8,999 85	2,607 75	6,392 10	2,152 89	4,239 21
7	Port Arthur	Port Arthur	J. M. Munro	2,152 75	4,097 25	6,250 00	2,242 00	4,008 00	804 00	3,204 00
8	Elgin	St. Thomas	J. H. Coyne	57 95	6,276 85	6,334 80	2,048 30	4,286 50	914 43	3,372 07

*Salary of $600 from Province included.

III.—Local Masters who are not Registrars of Deeds.

No.	Division	Where office situate	Name	Total fees earned	Salaries and disbursements	Remarks
1	Algoma	Sault Ste. Marie	V. MacNamara	$1,905 17	$3,321 50	Deficit of $1,416 33
2	Toronto	Toronto	G. W. Holmes	43,615 35	38,442 55	

IV.—Local Masters who are not Registrars of Deeds who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	$2,970 56	See return Local	Registrars, etc.
2	Parry Sound	Parry Sound	W. L. Haight	2,903 65	2,022 47	981 18
3	Whitby	Whitby	Judge Thompson	No return received		

STATEMENT RE LOCAL MASTERS OF TITLES,

		Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1	No. of applications for registration received	.....	.....	.....	4	2	0
2	No. of applications for registration entered	.....	.....	.....	4	2	.....
3	No. of applications for registration pending	.....	.....	.....	.....	.....	.....
4	No. of applications for registration returned	.....	.....	.....	.....	.....	.....
5	No. of special applications received	53	3	.....	32	44	.....
6	No. of special applications completed	52	3	.....	19	44	.....
7	No. of special applications pending	1	.....	.....	13	.....	.....
8	No. of freehold patents received	88	.....	.....	34	103	12
9	No. of freehold patents entered	88	332	.....	34	103	11
10	No. of freehold patents in course of entry	.....	332	.....	.....	.....	1
11	No. of freehold patents returned unentered	.....	.....	.....	.....	.....	.....
12	No. of mining or other lease patents received	.....	1	.....	.....	.....	.....
13	No. of mining or other lease patents entered	.....	1	.....	.....	.....	.....
14	No. of mining or other lease patents in course of entry	.....	.....	.....	.....	.....	.....
15	No. of mining or other lease patents returned unentered	.....	.....	.....	.....	.....	.....
16	Orders-in-Council granting land	.....	1	.....	.....	2	.....
17	Orders-in-Council entered	.....	1	.....	.....	2	.....
18	Land certificates on hand awaiting delivery	8	58	.....	5	13	1
19	Land certificates delivered to patentees	55	316	.....	29	90	11
20	Office copies of leases delivered	.....	.....	.....	.....	.....	.....
21	Office copies of leases undelivered	.....	1	.....	.....	.....	.....
22	No. of transfers registered	179	964	2	218	376	5
23	No. of other instruments registered	181	1,060	* 6	374	296	5
24	No. of transmission applications	24	91	1	18	41	.....
25	No. of sales proceeding applications	2	2	.....	1	1	.....
26	Total amount of assurance fees collected	$ c. 126 92	$ c. 639 60	$ c.	$ c. 158 15	$ c. 141 30	$ c. 19 85
27	Total fees earned	1,905 17	12,988 81	57 95	2,919 69	3,569 78	72 25
	Total assurance fees paid during the year in all offices $4,887 37						

*No return received.

PROVINCE OF ONTARIO, 1928

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temiskaming	Toronto	Whitby
.....	1	6	.....	.....	12	.....	.....	2	.....
.....	1	4	.....	.....	12	.....	.....	.....	.....
.....	.....	3	.....	.....	.....	.....	.....	6	.....
.....	1	.....	.....	.....	.....	.....	.....	6	.....
.....	125	.....	.....	41	24	18	45	.....	.....
.....	125	.....	.....	17	24	14	44	8	.....
.....	.....	.....	.....	24	.....	4	1	.....	.....
25	23	.....	55	43	46	151	427	.....	.....
25	23	.....	55	39	46	151	413	.....	.....
.....	.....	.....	.....	4	.....	.....	14	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	23	.....	.....	5	.....	27	85	.....	.....
.....	23	.....	.....	5	.....	27	73	.....	.....
.....	.....	.....	.....	.....	.....	.....	12	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	2	.....	.....
.....	.....	.....	.....	.....	.....	.....	2	.....	.....
10	.....	33	.....	3	.....	3	32	.....	.....
15	23	.....	55	3	.....	175	395	.....	.....
.....	18	.....	.....	5	.....	22	71	.....	.....
.....	5	.....	.....	.....	.....	5	14	.....	.....
205	311	338	358	210	516	645	879	3,484	.....
125	804	467	203	254	460	1,149	1,148	9,599	.....
33	32	22	28	21	26	44	42	308	.....
1	3	1	1	.....	7	6	2	38	.....
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
162 87	98 16	39 75	138 84	566 25	112 19	357 69	1,644 77	681 03	.....
1,310 00	2,937 13	2,970 56	2,903 65	2,152 75	4,069 07	7,244 75	9,921 40	42,231 35	*

Statement Respecting Division Courts

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1928, inclusive, showing:—

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
ALGOMA	1	1,206	71,149 74	198 13	27,900 91	27,913 65	185 39	444 91	3,984 05	2,499 30	.....
	2	33	2,983 92	.....	2,334 76	2,334 76	.....	.....	139 25	189 35	.....
	3	116	5,311 75	.....	2,973 29	2,933 29	40 00	.....	338 29	183 73	.....
	6	23	1,546 97	.....	698 31	698 31	.....	.....	102 66	98 55	.....
	7	385	16,260 40	104 70	4,079 26	4,053 81	130 15	.....	790 20	205 40	.....
								14 09			
BRANT	1	935	66,638 22	225 23	25,600 43	25,438 92	386 74	390 19	3,800 64	1,970 45	.....
	2	142	6,442 13	.....	3,344 49	3,174 48	170 01	.....	429 16	372 76	.....
	3	27	998 28	.....	935 25	935 25	.....	.....	75 85	96 48	.....
	4	69	3,875 40	.....	2,138 08	2,123 08	15 00	.....	268 95	165 50	.....
	5	8	418 93	.....	320 39	320 39	.....	.....	41 25	47 60	.....
BRUCE	1	153	8,787 65	.....	3,456 78	3,396 78	60 00	.....	505 28	333 91	.....
	2	208	11,025 13	.....	2,121 08	2,212 08	.....	.....	486 95	355 15	.....
	3	133	5,308 88	108 65	3,839 03	3,365 51	587 70	.....	542 68	290 52	.....
	4	60	3,666 39	.....	1,265 35	1,265 35	.....	.....	175 55	140 00	.....
	5	111	5,749 98	.....	3,526 35	3,526 35	19 50	.....	414 95	313 85	.....
	7	35	2,513 77	.....	1,567 37	1,567 37	.....	.....	144 35	56 00	.....
	8	183	9,679 67	244 55	5,089 02	5,243 74	89 83	.....	711 75	347 70	.....
	9	31	2,585 20	.....	1,534 47	1,534 47	.....	.....	142 88	81 55	.....
	10	19	1,649 75	.....	408 82	408 82	.....	.....	77 55	67 60	.....
	11	65	3,964 34	.....	1,701 51	1,694 01	7 50	.....	187 55	168 69	.....
	12	90	5,247 84	.....	1,489 96	1,479 96	10 00	.....	287 25	143 76	.....
								584 85			
CARLETON	1	3,822	207,932 81	1,630 27	39,347 91	39,135 36	1,842 82	6,544 60	15,192 80	9,848 49	8 99
	2	26	2,272 59	.....	1,031 59	1,031 59	.....	.....	103 75	90 12	.....
	3	52	3,551 63	.....	2,192 19	2,192 19	.....	.....	187 19	119 15	.....
	4	39	1,201 64	.....	1,019 29	1,019 29	.....	.....	168 33	154 35	.....
	5	15	1,525 25	14 85	417 24	417 24	14 85	.....	63 05	.....	.....
	6	59	5,316 38	45 00	3,967 26	4,012 26	.....	.....	300 15	277 85	.....
	7	1,090	41,730 75	81 49	6,410 57	6,485 06	7 00	342 38	3,641 28	2,298 88	.....

Cochrane	1	457	35,663 76	122 67	17,161 81	17,134 26	150 12	17 82 719 55	2,089 09	1,609 41	.....
	2	1,470	74,788 69	1,635 79	39,418 61	38,938 68	2,115 72	56 40	4,898 50	4,563 89	18 50
	3	97	7,285 03	52 36	5,121 99	5,144 35	30 00	.....	410 92	148 41	.....
	4	605	43,944 51	1,092 67	22,147 77	22,207 43	1,033 01	54 12	2,270 60	1,899 08	.....
	5	135	9,633 69	503 00	5,197 18	5,552 08	148 10	.....	629 00	445 35	.....
	6	321	14,882 57	119 32	6,733 17	6,785 59	66 90	.....	851 23	873 76	.....
Dufferin	1	274	15,823 93	71 41	8,810 11	8,760 72	120 80	.....	792 76	702 07	.....
	2	171	11,213 64	.....	9,831 04	9,831 04	.....	.....	532 97	544 92	.....
	5	67	5,793 57	237 32	2,913 81	3,151 13	.....	.....	288 75	203 84	.....
Elgin	1	470	26,232 30	.....	15,230 23	15,230 23	.....	28 74	2,143 70	1,577 59	.....
	2	15	1,054 56	.....	570 19	526 19	44 00	.....	90 10	100 75	.....
	3	638	43,315 49	30 24	17,713 91	17,744 15	.....	162 64	2,813 20	1,617 24	.....
	4	184	14,404 89	69 58	8,008 25	8,027 83	50 00	.....	640 25	896 51	.....
Essex	1	377	20,879 11	14 39	8,712 28	8,634 38	78 00	.....	1,138 39	1,003 65	.....
	2	309	12,419 44	219 18	7,087 60	7,306 78	.....	.....	894 04	568 67	.....
	3	294	23,779 98	.....	7,709 48	7,538 47	171 01	.....	1,202 15	688 64	.....
	4	172	16,468 77	23 00	6,438 11	6,438 11	23 00	.....	903 65	637 06	.....
	5	581	52,599 19	95 00	22,518 77	22,521 09	92 68	95 50	2,477 47	1,602 16	.....
	6	65	6,619 05	.....	4,633 17	4,633 17	.....	.....	352 44	158 27	.....
	7	3,399	220,559 52	662 06	47,561 74	47,363 15	860 65	566 91 7,407 43	16,343 25	9,669 09	.....
	8	332	28,466 10	150 50	13,352 76	13,264 85	238 41	.....	1,8001 1	1,561 57	.....
	9	103	6,726 35	.....	4,641 06	4,632 92	8 13	.....	355 70	362 24	.....
	10	2	200 00	.....	65 00	65 00	.....	.....	30 85	49 00	.....
Frontenac	1	811	52,500 01	272 90	21,307 40	21,455 76	124 54	249 90	3,249 01	2,018 56	.....
	3	30	1,911 04	.....	745 79	745 79	.....	.....	147 30	119 35	.....
	4	47	2,756 05	14 55	1,921 93	1,657 98	263 95	.....	172 65	210 85	.....
	6	50	2,546 62	48 08	938 97	953 63	22 42	.....	211 40	144 23	.....
	7	28	894 02	.....	557 25	557 25	.....	.....	66 80	125 00	.....
Grey	1	770	23,983 03	31 12	11,055 65	11,086 77	.....	39 80	2,199 00	1,228 29	.....
	2	92	3,879 15	.....	2,480 56	2,480 56	.....	.....	320 48	245 25	.....
	3	181	8,089 91	55 87	3,597 48	3,504 21	149 44	.....	613 73	293 05	.....
	4	66	4,247 86	418 93	2,945 98	3,114 91	250 00	.....	289 58	357 67	.....
	5	78	4,913 70	.....	2,409 96	2,202 81	207 15	.....	306 80	337 93	.....
	6	22	1,878 20	.....	687 72	687 72	.....	.....	125 92	145 55	.....
	7	120	4,638 64	151 75	2,226 19	2,189 33	188 61	.....	326 25	266 92	.....
	8	99	3,901 00	65 00	2,505 43	2,471 99	98 44	.....	279 25	.....	.....

Return of Division Court business from the 1st day of January to the 31st day of December A.D. 1928, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
HALDIMAND	1	134	10,542 17	434 76	4,090 01	3,537 46	987 31	.....	590 40	217 79	.....
	2	56	3,821 79	4 00	3,211 83	3,196 53	19 30	.....	152 09	69 15	.....
	3	208	13,539 61	88 57	4,592 29	4,633 38	47 48	.....	611 20	443 42	.....
	4	66	5,371 60	54 93	3,247 27	3,254 49	47 71	.....	244 83	312 32	.....
	5	8	642 42	.....	442 39	442 39	.....	.....	64 35	66 68	.....
HALIBURTON	1	40	2,082 29	.....	1,313 73	1,313 73	.....	.....	133 61	173 18	.....
	2	109	7,033 39	.....	2,489 93	2,489 93	.....	.....	431 40	114 02	.....
	3	48	2,821 85	.....	1,445 02	1,445 02	.....	.....	193 48	159 11	.....
	4	No business.									
HALTON	1	156	7,012 88	.....	2,949 33	2,949 33	7 00	.....	513 00	375 39	.....
	2	165	8,850 80	31 91	4,507 35	4,509 46	29 80	.....	568 10	229 10	.....
	3	372	13,816 71	98 54	7,626 78	7,544 20	181 10	.....	1,078 96	627 65	.....
	4	161	10,885 45	181 82	2,456 84	2,448 43	190 23	.....	654 55	354 55	.....
	5	19	804 60	.....	397 55	397 55	.....	.....	60 22	43 60	.....
	6	323	20,013 82	10 00	9,307 20	9,307 20	10 00	.....	1,179 60	524 96	.....
HASTINGS	1	968	42,077 64	1,905 57	19,496 13	20,683 36	718 34	537 18	4,290 62	2,203 69	.....
	2	134	4,786 83	141 36	2,064 67	2,148 93	57 10	.....	523 24	672 86	.....
	3	9	411 47	.....	234 49	234 49	.....	.....	29 59	25 00	.....
	4	98	5,314 42	288 41	2,463 51	2,507 02	244 90	.....	263 70	410 47	.....
	5	94	3,198 33	16 30	2,554 75	2,551 58	19 47	.....	292 55	190 00	.....
	6	247	15,638 02	183 21	5,607 90	5,627 32	163 79	.....	923 65	613 90	.....
	7	25	865 27	3 00	552 78	555 78	.....	.....	83 85	42 20	.....
	8	90	3,113 94	.....	2,020 74	2,020 74	.....	.....	287 60	181 50	.....
	9	285	11,257 60	107 50	6,726 83	6,395 15	438 73	.....	1,063 08	683 24	.....
	10	135	4,275 63	49 65	3,678 36	3,514 17	213 84	.....	479 80	346 40	.....
	11	45	2,796 35	.....	1,838 31	1,838 31	.....	.....	154 56	347 33	.....
	12	234	7,173 93	8 67	4,180 20	4,020 87	168 00	.....	549 50	606 09	.....

Huron	1	490	19,896 04	.....	10,193 11	10,193 11	.....	.....	1,366 92	327 57	.....	
	2	177	11,361 00	122 79	4,505 17	4,441 99	185 97	.....	712 85	.....	.....	
	3	70	4,317 39	.....	1,441 15	1,441 15	.....	.....	234 05	123 00	.....	
	4	83	5,736 00	9 00	4,178 68	4,166 68	21 00	.....	433 24	476 69	.....	
	5	83	7,490 41	12 53	2,882 47	2,889 00	6 00	.....	321 70	242 11	.....	
	6	8	197 69	149 65	984 84	733 72	.....	.....	47 32	60 78	.....	
	7	16	566 59	.....	226 90	226 90	.....	.....	21 15	50 20	.....	
	8	.....	.....	.....	.....	.....	.....	.....	.....	282 36	.....	
	9	88	8,965 03	.....	5,906 70	4,232 94	1,673 76	.....	234 32	265 40	.....	
	10	53	3,760 17	20 40	2,322 28	2,317 52	25 16	.....	200 00	178 25	.....	
	11	75	4,991 10	.....	2,102 02	2,072 02	30 00	.....	221 80	232 90	.....	
	12	36	2,968 40	18 60	1,076 87	1,095 47	.....	.....	190 75	121 95	.....	
Kenora	1	377	19,452 80	546 33	9,896 46	9,757 29	685 50	.....	1,734 52	539 85	.....	
	3	94	5,249 44	284 35	3,786 00	3,898 00	172 35	.....	326 25	256 00	.....	
	4	97	6,919 82	238 50	3,814 46	3,616 92	436 04	.....	312 35	134 85	51 60	
Kent	1	604	42,689 00	782 07	14,999 75	13,540 39	2,241 43	175 41	2,877 05	1,149 70	.....	
	2	209	12,982 66	12 70	8,296 62	8,258 85	50 47	.....	841 65	572 25	.....	
	3	143	7,343 80	226 60	3,902 29	3,807 99	320 90	.....	561 80	392 10	.....	
	4	271	15,910 78	384 56	5,732 66	5,383 00	734 22	.....	1,023 05	703 65	.....	
	5	307	16,815 00	276 13	7,821 93	7,553 93	534 13	.....	1,272 55	475 00	.....	
	6	79	4,809 73	.....	1,289 88	1,289 88	.....	.....	135 35	300 50	.....	
	7	305	20,216 68	74 61	8,154 50	8,153 11	76 00	.....	1,234 51	970 34	.....	
Lambton	1	1238	80,945 81	170 40	27,048 25	26,894 64	324 01	420 36	3,901 22	1,829 16	.....	
	2	70	5,230 45	.....	2,213 25	2,202 54	10 71	.....	236 55	132 00	.....	
	3	26	1,361 44	.....	1,022 64	990 14	32 50	.....	69 95	228 58	.....	
	4	43	1,368 23	.....	1,039 25	1,039 25	.....	.....	108 87	92 92	.....	
	5	71	1,700 00	.....	2,951 60	2,951 60	.....	.....	242 10	152 90	.....	
	6	106	3,088 64	.....	960 80	960 80	.....	.....	215 68	112 90	.....	
	8	187	11,663 41	614 99	5,217 15	5,374 81	457 33	.....	606 60	376 71	.....	
	9	41	3,242 48	.....	2,100 72	2,100 72	.....	.....	123 00	169 52	.....	
Lanark	1	318	10,819 63	173 09	5,943 88	5,923 24	193 73	.....	1,206 23	654 37	.....	
	2	69	3,597 39	10 00	2,673 40	2,644 16	39 24	.....	248 45	454 17	.....	
	3	233	10,306 07	.....	2,774 09	2,623 30	150 79	.....	625 86	368 28	.....	
	4	586	24,180 69	31 75	13,148 21	13,104 18	75 78	.....	1,733 30	952 11	.....	
	5	81	3,171 71	.....	2,358 14	2,358 14	.....	.....	227 25	257 60	.....	
Leeds and Grenville	1	637	27,268 46	221 76	12,953 13	13,026 89	148 10	.....	1,955 89	987 59	.....	
	2	133	5,493 41	216 72	2,447 83	2,446 23	218 32	.....	424 05	292 33	.....	
	3	108	5,989 29	.....	2,441 48	2,172 71	268 77	.....	385 60	259 74	.....	
	4	137	5,066 69	92 94	2,751 52	2,782 74	61 72	.....	495 83	260 10	.....	

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1928, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
LEEDS AND GRENVILLE—*Con.*.	5	57	2,574 32	.....	1,206 37	1,206 37	.....	.....	172 15	102 65	.....
	6	109	6,644 35	.....	5,763 39	5,763 39	.....	.....	512 35	727 96	.....
	7	37	1,823 09	.....	425 24	425 24	.....	.....	123 27	98 00	.....
	8	71	4,909 51	.....	1,715 34	1,715 34	.....	.....	439 44	303 90	.....
	9	39	1,761 31	4 75	1,000 20	1,004 95	.....	.....	157 90	157 92	.....
	10	23	1,630 94	4 49	1,336 88	1,341 37	.....	.....	68 81	60 00	.....
	11	22	754 54	.....	396 52	396 52	.....	.....	61 53	43 91	.....
	12	40	2,217 50	.....	425 35	425 35	.....	.....	143 47	182 25	.....
LENNOX AND ADDINGTON.....	1	389	16,109 28	2 70	4,614 20	4,608 81	8 09	.....	1,184 37	815 85	.....
	2	19	941 78	32 00	240 10	272 10	.....	.....	58 88	90 70	.....
	3	16	520 45	.....	377 52	377 52	.....	.....	69 60	51 70	.....
	4	3	255 53	.....	218 61	218 61	.....	.....	23 70	22 60	.....
	5	28	1,104 96	.....	696 53	696 53	.....	.....	86 30	50 55	.....
	6	47	2,303 89	.....	648 36	648 36	.....	.....	147 90	69 00	.....
	7	27	790 00	.....	435 32	435 32	.....	.....	81 42	53 26	.....
	8	33	2,243 70	.....	1,109 43	1,109 43	.....	.....	118 00	131 20	.....
	9	3	139 84	.....	28 50	28 50	.....	.....	24 95	44 90	.....
LINCOLN..	1	61	3,720 82	.....	3,047 93	3,047 93	.....	.....	210 10	160 50	.....
	2	1168	71,306 44	476 95	24,067 93	24,211 09	333 79	733 46	4,944 86	2,541 82	8 32
	3	60	4,377 77	.....	1,771 11	1,771 11	.....	.....	272 23	207 54	.....
	4	80	5,116 22	118 15	2,729 64	2,739 25	108 54	.....	408 17	313 01	.....
	5	93	8,004 90	193 34	4,055 02	4,042 72	205 64	.....	559 80	346 39	.....
MANITOULIN.....	1	38	2,767 85	.....	956 98	956 98	.....	.....	94 05	217 51	.....
	2	38	2,341 41	.....	566 31	566 31	.....	.....	121 10	85 05	.....
	3	9	371 42	.....	398 30	354 65	43 65	.....	45 50	53 95	.....

MIDDLESEX	1	2111	115,729 29	2,157 97	46,132 58	46,015 90	2,274 65	1,721 96	7,679 90	3,779 68	50 04
	2	304	15,679 05	7 00	6,059 16	6,066 16	.....	.....	920 80	636 79	.....
	3	73	3,185 42	141 75	1,039 71	1,147 96	33 50	.....	179 55	175 00	.....
	4	49	3,322 42	.....	946 19	946 19	.....	.....	186 00	201 58	.....
	5	52	5,026 85	37 33	2,256 92	2,294 25	.....	.....	316 34	293 07	.....
	6	85	5,539 62	.....	1,331 94	1,316 39	15 55	.....	280 46	197 45	.....
	7	83	4,800 39	134 03	2,210 17	1,874 76	469 44	.....	212 75	119 60	.....
	8	21	928 70	.....	559 68	559 68	.....	.....	88 00	148 95	.....
	9	1055	41,251 79	1,875 66	14,981 03	14,586 49	2,270 20	216 57	3,082 84	1,677 17	6 85
MUSKOKA	1	173	9,737 55	.....	4,494 97	4,494 97	.....	.....	453 93	392 96	.....
	2	53	3,159 56	106 74	2,561 28	2,521 75	146 27	.....	275 55	200 00	.....
	3	162	7,082 64	87 72	2,974 97	2,956 78	105 91	.....	537 60	397 00	.....
NIPISSING	1	328	16,867 87	330 82	9,237 44	9,112 45	455 81	.....	963 95	903 10	.....
	2	61	2,482 65	124 52	1,249 36	1,083 68	290 20	.....	206 95	117 20	.....
	3	698	39,156 58	13 01	9,982 55	9,998 56	.....	181 76	2,908 80	1,414 50	.....
NORFOLK	1	407	25,221 14	95 62	10,484 27	10,419 65	160 24	94	2,004 72	1,757 16	.....
	2	65	2,691 79	.....	1,862 41	1,862 41	.....	.....	255 15	181 07	.....
	3	10	766 97	.....	883 94	828 94	55 00	.....	103 70	.....	.....
	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	5	21	1,793 61	84 30	1,487 94	1,569 49	2 75	.....	118 73	90 03	.....
	6	147	17,221 17	.....	3,543 37	3,395 61	147 76	.....	567 68	517 55	.....
	7	34	2,062 28	10 00	605 31	615 31	.....	.....	175 84	153 66	.....
	8	41	2,583 22	52 00	855 16	907 16	.....	.....	128 07	92 25	.....
NORTHUMBERLAND AND DURHAM	1	206	10,163 74	45 00	3,739 01	3,660 78	123 23	.....	724 45	404 71	.....
	2	63	3,476 96	2 00	1,326 43	1,299 76	28 67	.....	190 05	191 45	.....
	3	237	15,079 48	.....	5,951 33	5,888 95	62 38	.....	881 41	539 32	.....
	4	58	4,272 38	91 09	1,528 03	1,619 12	.....	.....	242 12	118 80	.....
	5	410	14,950 73	84 61	8,944 78	8,813 28	131 50	.....	1,124 52	591 16	.....
	6	33	2,052 99	.....	968 78	968 78	.....	.....	152 60	135 10	.....
	7	104	5,255 36	120 29	2,382 40	2,340 25	162 44	.....	402 25	303 16	.....
	8	142	6,814 67	84 42	3,104 18	3,184 75	3 85	.....	456 38	287 15	.....
	9	64	3,625 09	.....	1,591 99	1,572 04	19 95	.....	229 89	209 10	.....
	10	15	1,372 43	1 00	450 17	450 17	1 00	.....	72 51	90 95	.....
	11	237	12,145 22	10 05	7,345 47	7,264 51	91 01	.....	839 00	506 42	.....
ONTARIO	1	1474	77,852 21	886 25	18,272 33	18,243 20	915 38	1 61 869 28	5,397 60	4,016 15	2 00
	2	97	5,100 64	.....	3,006 14	2,972 54	33 60	.....	288 96	475 83	.....
	3	85	7,028 32	.....	2,346 50	2,346 50	.....	.....	365 36	291 45	.....
	4	68	3,685 05	.....	1,409 04	1,409 04	.....	.....	310 41	192 40	.....
	5	44	3,178 19	.....	717 90	717 90	.....	.....	160 36	90 34	.....
	6	33	2,498 23	29 70	516 40	546 10	.....	.....	177 15	97 13	.....
	7	80	2,699 33	.....	2,180 49	2,180 49	.....	.....	303 69	120 33	.....

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1928, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys.
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Oxford	1	713	35,982 92	228 91	14,310 41	14,472 25	67 07	128 25	2,641 25	1,426 25	.....
	2	57	5,320 34	.....	1,706 95	1,706 95	.....	.....	316 29	183 80	.....
	3	16	700 00	.....	700 00	700 00	.....	.....	75 00	65 00	.....
	4	144	10,203 18	168 17	4,952 22	4,807 40	312 99	.....	571 35	335 00	.....
	5	415	18,829 63	592 43	8,417 15	8,330 67	678 91	.....	1,296 40	588 00	.....
	6	196	12,093 25	70 00	4,607 17	4,677 17	.....	.....	702 00	524 80	.....
	7	72	5,135 47	.....	1,605 61	1,650 61	.....	.....	290 56	177 00	.....
Parry Sound	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	2	12	501 35	.....	199 60	199 60	.....	.....	39 21	25 00	.....
	3	20	875 20	.....	1,063 67	1,007 67	56 00	.....	44 87	65 70	.....
	4	81	5,738 77	82 25	2,218 13	2,102 79	197 59	.....	271 45	197 50	.....
	5	10	1,046 68	.....	944 16	944 16	.....	.....	44 93	93 07	.....
	6	69	4,111 05	.....	2,335 51	2,335 51	.....	.....	265 51	392 52	.....
	7	109	6,972 41	.....	2,241 44	1,901 44	340 00	.....	397 55	265 05	.....
Peel	1	306	15,857 51	.....	4,861 26	4,861 26	.....	.....	793 31	599 56	.....
	2	88	5,613 66	.....	3,414 56	3,414 56	.....	.....	283 71	269 54	.....
	3	104	4,122 22	.....	3,038 34	2,952 84	85 50	.....	415 18	352 05	.....
	4	31	2,436 75	.....	398 66	398 66	.....	.....	137 08	125 55	.....
Perth	1	851	39,412 17	450 59	15,841 95	16,069 01	223 53	202 49	3,012 45	1,529 66	.....
	2	159	10,592 00	.....	6,461 46	6,461 46	.....	.....	639 10	436 50	.....
	3	374	19,242 28	.....	9,354 21	8,887 47	466 74	.....	984 15	618 72	.....
	4	14	1,017 83	.....	376 64	376 64	.....	.....	72 10	31 15	.....
	5	56	3,119 72	.....	1,980 12	1,768 37	211 75	.....	200 90	208 70	.....
	6	407	28,081 69	.....	15,310 35	15,308 63	1 72	.....	1,732 95	1,296 73	.....
Peterborough	1	778	42,482 39	51 44	18,462 48	18,418 19	95 73	183 35	2,916 78	1,625 00	.....
	2	55	3,927 48	.....	2,500 00	2,500 00	.....	.....	168 75	60 00	.....
	3	66	3,572 93	.....	2,580 61	2,580 61	5 50	.....	246 55	95 55	.....

	4	5	112 71	.....	154 51	154 51	.....	.....	13 46	14 35	.....
	5	97	4,460 15	141 85	2,556 74	2,543 74	154 25	.....	409 91	265 75	.....
	6	1	50 00	.....	.....	.....	.....	.....	2 25	2 20	.....
Prescott and Russell.....	1	35	2,233 00	.....	349 81	349 81	.....	.....	127 90	45 40	.....
	2	78	5,253 83	5 00	2,539 36	2,532 89	6 47	.....	343 31	239 91	.....
	3	13	670 81	.....	349 78	349 78	.....	.....	43 54	52 55	.....
	4	82	4,468 72	.....	1,425 71	1,425 71	.....	.....	300 23	315 23	.....
	5	29	2,119 52	21 00	570 29	544 29	26 00	.....	117 94	149 90	.....
	6	153	12,210 40	.....	7,564 23	7,564 23	.....	.....	611 00	433 00	.....
	7	578	17,057 13	5 00	6,004 44	5,966 69	42 75	.....	1,269 30	670 70	.....
	8	84	4,253 65	.....	1,876 65	1,876 65	.....	.....	254 66	225 30	.....
	9	51	4,177 38	4 66	1,266 79	1,271 45	.....	.....	243 55	163 75	.....
	10	112	6,310 14	47 98	2,858 50	2,808 68	97 80	.....	326 86	386 37	2 89
	11	100	6,576 75	.....	1,994 58	1,968 28	26 30	.....	366 30	297 40	.....
Prince Edward.....	1	201	14,848 47	738 38	7,540 04	8,033 42	245 00	.....	959 16	681 95	.....
	2	9	800 00	.....	450 00	450 00	.....	.....	35 00	28 00	.....
	3	2	25 00	.....	30 00	30 00	.....	.....	3 80	5 13	.....
	4	8	750 00	.....	250 00	250 00	.....	.....	28 00	22 00	.....
	5	73	5,001 29	.....	3,586 49	3,586 49	.....	.....	291 30	184 70	.....
	6	26	1,040 31	.....	584 41	584 41	.....	.....	86 93	66 75	.....
	7	17	960 20	.....	431 00	431 00	.....	.....	92 92	127 60	.....
	8	8	355 83	.....	355 83	355 83	.....	.....	38 05	44 15	.....
Rainy River.....	1	313	22,657 71	79 08	9,585 08	9,586 18	77 98	.....	1,214 25	644 85	.....
	2	43	2,984 46	115 00	1,363 83	1,420 83	58 00	.....	177 90	194 42	.....
	3	73	4,131 29	402 06	2,095 89	2,258 59	239 32	.....	206 75	331 90	.....
Renfrew.....	1	610	26,818 31	411 35	10,305 45	10,235 71	481 09	.....	1,792 07	1,279 68	.....
	2	22	1,377 55	.....	467 64	467 64	.....	.....	58 90	60 80	.....
	3	566	34,976 99	112 26	10,692 03	10,554 48	249 81	39 88	2,199 42	466 54	.....
	4	418	18,226 04	222 31	8,035 35	8,024 32	233 34	.....	1,484 05	625 15	.....
	5	53	3,853 04	4 65	1,724 09	1,728 74	.....	.....	230 85	214 76	.....
	6	50	4,422 98	.....	982 88	982 88	.....	.....	208 05	139 65	.....
	7	132	11,308 91	32 17	3,451 33	3,462 55	20 95	.....	491 98	375 47	.....
Simcoe.....	1	449	18,347 00	213 02	13,540 94	13,598 22	155 74	.....	1,743 75	1,364 58	.....
	2	96	4,246 11	84 48	1,823 49	1,714 29	193 68	.....	308 20	196 19	.....
	3	107	7,518 63	68 50	3,782 66	3,729 23	121 93	.....	354 99	219 55	.....
	4	128	11,662 59	11 15	3,857 35	3,765 10	103 40	.....	600 20	281 49	.....
	5	55	3,847 10	58 06	1,218 37	1,162 43	114 00	.....	218 50	265 48	.....
	6	1005	42,486 20	52 32	20,239 82	20,235 65	56 49	218 74	3,093 70	1,110 02	.....
	7	49	2,182 56	33 05	1,377 82	1,281 06	129 81	.....	180 50	212 05	.....

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1928, inclusive, showing:—*Continued*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys.
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
SIMCOE—*Continued*	8	94	6,160 72	17 05	3,208 86	2,967 97	168 26	.....	661 91	306 92	.....
	9	651	32,786 51	777 98	17,411 65	16,279 39	1,910 24	140 30	2,701 55	1,800 00	.....
	10	114	5,625 72	.....	3,291 81	3,291 81	.....	.....	608 35	397 38	.....
STORMONT, DUNDAS AND GLENGARRY	1	143	7,869 38	.....	5,214 30	5,214 30	.....	.....	516 75	408 45	.....
	2	207	10,736 24	40 91	5,346 69	5,329 31	58 29	.....	694 15	567 00	.....
	3	799	32,466 33	20 97	22,319 81	22,022 13	318 65	186 07	2,930 35	1,882 37	.....
	4	64	4,391 44	19 35	1,577 06	1,557 71	19 35	.....	288 07	181 35	.....
	5	136	8,200 38	47 64	3,619 03	3,646 22	20 45	.....	539 65	360 54	.....
	6	80	3,691 74	9 00	1,084 69	1,084 69	9 00	.....	240 85	57 70	.....
	7	64	5,546 12	60 00	1,294 00	1,340 60	13 55	.....	286 20	318 60	.....
	8	102	7,971 90	59 72	4,297 63	4,298 75	58 60	.....	401 25	234 15	.....
	9	105	4,083 29	.....	2,120 01	2,120 01	.....	.....	243 90	200 00	.....
	10	143	9,659 40	128 42	5,661 70	5,574 02	219 10	.....	468 00	473 19	.....
	11	69	6,505 06	78 50	3,459 21	3,447 45	90 26	.....	364 47	241 85	.....
	12	178	7,858 33	.....	4,172 14	4,034 14	138 00	.....	573 99	480 00	.....
SUDBURY	1	1191	89,836 00	2,490 35	27,589 20	26,192 95	3,886 60	1,012 10	5,873 75	3,331 80	16 10
	2	48	2,969 28	49 75	812 90	775 15	87 50	.....	543 38	333 90	.....
	3	74	5,321 76	16 02	2,915 49	2,886 94	44 57	.....	214 50	253 35	.....
	4	46	5,386 70	.....	1,602 83	1,602 83	.....	.....	274 10	433 84	.....
	5	151	8,315 08	8 50	2,142 80	2,142 80	8 50	.....	433 15	375 00	8 65
TEMISKAMING	1	432	32,736 96	884 36	11,442 15	11,213 63	291 34	.....	1,997 92	1,116 60	.....
	2	447	26,237 51	38 16	9,952 03	9,895 54	56 49	.....	1,903 05	1,297 70	.....
	3	205	14,119 89	33 25	7,865 29	7,843 54	55 00	.....	864 05	515 86	.....
	4	596	37,211 02	1,958 27	19,636 02	19,866 19	728 10	194 01	2,970 05	1,986 50	.....
THUNDER BAY	1	691	50,102 70	119 88	30,537 93	20,418 05	119 88	153 81	2,769 05	1,753 10	.....
	2	67	3,834 96	.....	2,517 02	2,517 02	.....	.....	216 91	187 65	.....

	3	987	65,932 06	1,298 81	33,090 62	32,616 16	1,773 27	307 12	3,523 75	2,554 61	.....
	4	18	829 59	1 90	456 56	456 56	1 90	.....	46 70	22 45	.....
	5	27	821 75	.....	821 75	821 75	.....	.....	45 95	40 00	.....
Victoria	1	11	507 47	.....	337 02	337 02	.....	.....	35 79	17 50	.....
	2	30	3,000 00	.....	388 03	388 03	.....	.....	61 60	50 00	.....
	3	26	2,347 28	.....	1,280 74	1,280 74	.....	.....	87 70	.....	.....
	4	26	2,928 65	.....	444 35	444 35	.....	.....	88 18	77 90	.....
	5	480	22,032 17	39 09	8,584 23	8,467 82	155 50	.....	1,346 57	781 80	.....
	6	9	476 21	.....	94 51	94 51	.....	.....	17 81	10 70	.....
	7	66	2,723 47	.....	1,611 04	1,611 04	.....	.....	185 05	196 80	.....
Waterloo	1	1505	141,675 25	118 02	27,426 17	27,161 23	382 96	25 00 568 29	4,394 30	2,653 90	.....
	2	286	11,088 81	.....	6,088 82	6,088 82	.....	.....	909 90	494 35	.....
	3	527	20,775 01	8 30	10,008 56	9,804 39	212 46	.....	1,637 25	792 35	.....
	4	118	8,011 74	38 22	4,385 69	4,388 71	35 20	.....	406 75	616 20	.....
	5	94	5,601 14	56 00	3,068 55	2,944 58	179 97	.....	341 95	208 05	.....
	6	122	5,466 62	.....	2,493 15	2,493 15	.....	.....	326 81	291 20	.....
	7	34	2,660 73	.....	1,138 20	1,138 20	.....	.....	127 50	93 90	.....
Welland	1	1265	68,486 25	332 90	28,764 71	28,720 16	377 45	908 95	5,529 85	2,718 84	.....
	2	40	2,259 69	.....	907 66	907 66	.....	.....	167 10	.....	.....
	3	427	20,054 26	204 20	8,051 19	8,230 39	25 00	.....	1,430 89	1,125 11	.....
	4	807	42,704 58	2,117 58	13,278 00	12,902 20	2,493 38	226 97	3,134 85	2,024 58	76 45
	5	309	14,063 16	512 94	6,869 03	6,790 58	591 39	.....	1,188 65	687 70	.....
	6	614	31,609 15	3 08	19,974 34	19,708 33	269 09	102 78	2,513 89	1,292 68	.....
Wellington	1	1477	61,603 17	314 58	33,216 56	33,478 80	52 30	771 23	5,070 78	2,321 95	.....
	2	8	324 75	.....	248 04	248 04	.....	.....	59 92	62 86	.....
	3	12	443 73	.....	314 83	314 83	.....	.....	77 20	301 62	.....
	4	135	10,284 25	15 00	4,064 71	4,064 71	39 00	.....	570 65	287 50	.....
	5	66	3,913 97	.....	2,604 86	2,604 86	.....	.....	290 11	61 07	.....
	6	65	4,259 81	20 06	2,112 97	2,109 38	27 65	.....	151 52	253 43	.....
	7	55	3,378 35	.....	2,408 11	2,408 11	.....	.....	250 55	243 89	.....
	8	99	6,968 87	524 73	3,827 88	4,174 99	177 62	.....	286 45	399 10	.....
	10	107	8,598 53	268 70	4,387 35	4,421 94	234 11	.....	498 38	345 75	.....
	11	131	8,715 48	6 90	2,205 40	2,112 30	39 01	.....	432 00	.....	.....
Wentworth	1	1891	100,311 64	1,223 53	37,702 95	36,868 11	2,058 37	1,296 84	6,617 10	3,648 21	23 61
	2	239	10,496 67	29 52	4,651 92	4,499 54	152 38	.....	687 30	548 31	.....
	3	154	8,732 40	27 47	5,056 86	5,084 33	.....	.....	628 60	269 25	.....
	4	60	3,035 23	.....	1,565 05	1,544 83	10 22	.....	223 75	196 96	.....
	5	140	7,949 69	31 02	2,690 00	2,677 93	43 09	.....	340 00	132 08	.....
	9	1933	130,147 33	1,101 97	45,339 72	44,783 97	1,657 72	1 58 2,102 26	8,630 65	4,015 76	.....

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1928, inclusive, showing:—*Concluded*

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments	Bailiff's Returns of Emoluments	Unclaimed moneys
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
York	1	6399	455,072 46	3,357 22	101,764 07	98,993 99	6,127 30	1,193 36 15,529 45	27,172 60	12,966 83	124 13
	2	79	7,214 47	.....	4,374 34	4,374 34	.....	.....	400 65	283 55	.....
	3	141	10,006 83	29 00	4,195 34	3,899 73	324 61	.....	688 85	400 75	.....
	4	183	10,605 75	22 50	6,856 97	6,867 47	13 00	.....	773 65	913 57	.....
	5	55	3,284 58	3 00	2,386 71	2,329 71	60 00	.....	229 15	227 06	.....
	6	170	12,665 62	87 77	3,986 12	4,035 74	38 15	.....	669 60	416 77	.....
	7	19	1,519 21	76 34	769 06	796 98	48 42	.....	87 59	15 00	.....
	8	1258	77,641 09	367 52	23,034 84	22,932 21	470 15	30 83 1,021 62	5,905 43	4,308 35	.....
	9	1060	54,265 61	152 00	21,578 74	21,616 96	113 78	635 97 680 00	4,589 26	2,459 75	.....
	10	4632	318,509 32	3,412 87	67,607 87	68,256 12	2,764 62	8,777 90	18,170 55	10,400 35	33 00
	11	243	11,627 60	113 65	4,487 35	4,353 00	248 00	.....	1,040 23	.....	.....
Totals	339	92,301	$5,401,523 02	51,838 67	$2,059,836 01	$2,042,336 34	$66,383 94	$59,217 51	.....	.....	$431 13

Statement Respecting Police Magistrates

Police Magistrates, Province of Ontario, 1928

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Algoma	Arthurs, Ed.	Espanola	1,900 00	587 10	2,487 10	555 25	1,931 85	1,324 00
"	Bradbury, J. R.	Blind River						
"	Depew, J. E.	White River	2,500 00	466 10	2,966 10	664 05	2,302 05	561 00
"	Elliott, A.	Sault Ste. Marie				97 45		625 00
"	Peterson, N. H.	Bruce Mines	1,800 00	731 50	2,531 50	398 25	2,133 25	1,040 00
Brant	Blake, J. R.	Galt	1,600 00		1,600 00	2,824 00	1,224 00 (over)	9,876 00
"	Jones, S. A.	Brantford						
"	Patterson, W. W.	Paris						105 00
Bruce	Macartney, Jno	Wiarton	2,500 00	24 70	2,524 70	139 50	2,385 20	75 00
"	Walker, F. W.	Walkerton	2,000 00	565 95	2,565 95	737 25	1,828 70	411 75
Carleton	Cummings, W. R.	Eastview						
"	Hopewell, Chas.	Ottawa						690 00
"	Joynt, Wm	"	2,000 00	103 45	2,103 45	975 75	1,127 70	1,247 00
Cochrane	*a*Ray, G. R.	Moose Factory						
"	Tucker, E. R.	Cochrane	3,000 00	1,107 98	4,107 98	2,226 00	1,881 98	1,398 75
Dufferin	Falconer, H.	Orangeville	800 00	95 10	895 10	668 85	226 25	1,096 00
Elgin	Maxwell, C. F.	St. Thomas	1,000 00	203 90	1,203 90	636 00	567 90	727 00
Essex	Anderson, S. T.	Leamington						169 00
"	Brodie, D. M.	Windsor		1,197 00		1 00		420 00
"	Callwood, H.	Tilbury						538 00
"	Johnston, R. H.	Essex						87 00
"	McCormick, W. A.	Amherstburg						70 00
"	Smart, J. H.	Kingsville						
"	Smith, W. A.	Sandwich	2,000 00		2,000 00	3,963 00	1,963 00 (over)	5,313 50
"	Stewart, Wm	Pelee Island						

a Mr. Ray resigned.

Frontenac	Bradshaw, J. W.	Kingston	1,200 00	69 27	1,269 27	793 55	475 72	1,591 75
"	Farrell, J. M.	"						
Grey	Armstrong, M.	Markdale						60 00
"	*a*Creasor, A. D.	Owen Sound	1,500 00	1 50	1,501 50	438 05	1,063 45	1,590 00
"	Laidlaw, Wm.	Durham						16 00
"	Telford, John	Hanover						
Haldimand	Massie, J. C.	Dunnville	3,500 00	1,311 80	4,811 80	1,926 85	2,884 95	644 25
Halton	Barr, W. J.	Burlington				19 45		565 00
"	Moore, H. P.	Acton	2,500 00	169 40	2,669 40	781 10	1,888 30	498 00
"	Shields, J. H.	Oakville						3,204 00
Hastings	Bedford, H. R.	Deseronto						255 00
"	Casement, R. R.	Madoc						186 00
"	Jarman, G. L.	Bancroft	1,500 00	330 05	1,830 05	412 25	1,417 80	1,392 00
"	Mikel, W. C.	Belleville	1,700 00	300 00	2,000 00	720 00	1,280 00	1,394 00
"	O'Rourke, T. A.	Trenton						421 00
Huron	Andrews, S. J.	Clinton						
"	Greig, J. C.	Seaforth						
"	Reid, C. A.	Goderich	2,500 00	234 28	2,734 28	800 75	1,933 53	258 00
Kenora	Kinney, J. A.	Kenora	400 00	19 70	419 70	61 50	358 20	507 50
"	Pronger, R. H.	Dryden	1,200 00		1,200 00	51 75	1,148 25	170 00
Kent	Arnold, S. B.	Chatham	1,000 00	18 40	1,018 40	1,447 35	428 95 (over)	566 00
"	*b*Bridgewater, J. T.	Dresden						
"	Carscallen, A. B.	Wallaceburg	1,000 00		1,000 00	247 85	752 15	87 00
"	Fox, F. J.	Wheatley						
Lambton	*c*Gorman, Henry	Sarnia						
"	Woodrow, C. S.	"	1,500 00	211 80	1,711 80	1,204 00	1,507 80	948 50
Lanark	Kirkland, J. T.	Almonte	500 00	130 15	630 15	134 65	495 50	441 00
"	McNeely, J. S. L.	Perth						117 00
"	Patchell, Robt.	Carleton Place						
"	Sparham, B. E.	Smith's Falls						259 00
Grenville	Atkinson, H.	Kemptville	1,500 00	227 90	1,727 90	363 25	1,364 65	586 00
"	Halpin, P. K.	Prescott						

a A. D. Creasor died December 7th, 1928. E. C. Spereman appointed December 17th, 1928.
b J. T. Bridgewater died August, 1928. *c* H. Gorman died. See C. S. Woodrow.

Police Magistrates, Province of Ontario, 1928—*Continued*

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Leeds and Grenville	Page, J. A.	Brockville	1,000 00	35 70	1,035 70	400 35	635 35	1,026 48
"	Pinkerton, J. B.	Elgin						30 00
"	Preston, D. K.	Newboro						
"	Sampson, J. H.	Gananoque						10 00
Lennox and Addington	Graham, M. P.	Napanee	1,200 00		1,200 00	955 35	244 65	758 85
"	Lloyd, J. L.	Northbrook	300 00		300 00	92 80	207 20	75 00
Lincoln	Campbell, J. H.	St. Catharines	1,000 00		1,000 00	1,514 77	514 77 (over)	1,261 00
Manitoulin	Major, F. W.	Gore Bay	1,800 00	296 75	2,096 75	64 50	2,032 25	59 00
Middlesex	*a* Graydon, A. H. M.	London						1,840 00
"	Hawkshaw, C. W.	Lucan						3,183 00
"	McKay, S. G.	Ailsa Craig						
"	Trueman, R. M.	Strathroy						
"	Zapfe, F. T.	"	1,500 00		1,500 00	187 25	1,312 75	176 00
Muskoka	Myers, J. G.	Bracebridge	600 00	113 00	713 00	228 25	485 05	604 00
"	Farnsworth, H.	Huntsville						50 00
Nipissing	Fortier, W. L.	Sturgeon Falls						329 00
"	McGaughey, C. S.	North Bay	2,000 00	132 05	2,132 05	498 45	1,633 60	1,317 00
"	Weegar, S.	"						170 00
Norfolk	Gunton, R. E.	Simcoe	2,000 00	14 40	2,014 40	1,354 65	659 75	1,375 00
Northumberland and Durham	Campbell, W. A. F.	Port Hope						2,424 00
	Colville, Neil	Orono						
"	Floyd, W. H.	Cobourg	1,200 00	340 60	1,540 60	645 71	894 89	1,345 00
"	Jakeman, W. A.	Bethany						4 00
"	Payne, G. A.	Campbellford						65 00
"	Ward, W. F.	Bowmanville						1,000 50

a Mr. Graydon died October 4th, 1928. T. W. Scandrett appointed November 15th, 1928.

Ontario	Clark, W. J.	Pickering						2,887 00
"	*a* Hamilton, Wm.	Uxbridge						86 00
"	Hind, A. F.	Oshawa						294 00
"	Purdy, E. H.	Port Perry						180 00
"	Willis, J. E.	Whitby				2 50		547 00
Oxford	Ball, Alfred S.	Woodstock						
"	Paterson, J. L.	Ingersoll	1,600 00	464 70	2,064 70	1,084 85	979 85	3,161 00
"	Treffry, G. H.	Otterville						
Parry Sound	Broughton, J. D.	Parry Sound	1,920 00	143 54	2,063 54	408 45	1,655 09	1,388 00
"	Wilson, J. J.	Burk's Falls	1,200 00	74 15	1,274 15	371 30	902 85	1,402 00
Patricia	Holland, H. E.	Goldpines	600 00	55 00	655 00	31 70	623 30	110 00
Peel	Burgess, C. H.	Port Credit						10 00
"	Burrill, R. W.	Caledon East						
"	Crawford, R.	Brampton						3,478 00
Perth	Butcher, W. R.	St. Mary's						9 90
"	Hamilton, T. L.	Listowel						42 00
"	Makins, J. A.	Stratford	1,000 00	24 45	1,024 45	398 85	625 60	795 00
"	Trim, Chas.	Milverton						
Peterborough	Langley, O. A.	Peterborough	1,000 00	132 35	1,132 35	397 50	734 85	392 00
Russell	Erskine, W. T.	Rockland						408 00
Prescott	Lawlor, H. W.	Hawkesbury	1,000 00		1,000 00	395 15	604 85	636 00
"	Poulin, B. R.	L'Orignal						182 00
"	Thistlethwaite, F. W.	Vankleek Hill						1 00
Prince Edward	Norman, R. A.	Picton						108 00
Rainy River	Cruso, H. L.	Fort Frances	2,000 00	171 81	2,171 81	769 00	1,402 81	1,367 00
Renfrew	Chown, S. T.	Renfrew	2,500 00	261 47	2,761 47	275 45	2,486 02	911 00
"	Craig, David	Arnprior						160 00
"	MacGregor, W. K.	Pembroke						188 00
"	Mackay, W. A.	Renfrew						10 00
Simcoe	Brown, E. B.	Victoria Harbour						
"	Cock, Frank	Midland	400 00		400 00	169 00	231 00	168 00
"	Gover, H.	Coldwater	1,000 00		1,000 00	225 95	774 05	258 00
"	*b* Hewson, W. H.	Penetanguishene	500 00		500 00	28 00	472 00	10 00

a Wm. Hamilton died. Now C. F. Bick.

b W. H. Hewson died 1st November, 1928. Now G. E. Copeland.

Police Magistrates, Province of Ontario, 1928—*Continued*

County or District	Name	Address	Salary paid by Province	Expenses paid by Province	Total cost to Province	Total fees paid to Province	Net cost to Province	Fines paid through Office of Inspector of Legal Offices
			$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Simcoe—*Continued*	Hogg, W. A.	Collingwood	600 00	107 10	707 00	194 60	512 50	403 00
"	Jeffs, C.	Barrie	1,000 00	62 81	1,062 81	618 00	444 81	2,231 00
"	McCaughrin, D.	Orillia	1,300 00	46 44	1,346 44	240 25	1,106 19	594 00
Stormont, Dundas and Glengarry	Dever, E. J.	Alexandria	.....	.....	.....	.....	.....	100 00
"	Miller, A. O.	Avonmore	.....	.....	.....	.....	.....	.....
"	Milligan, J. C.	Cornwall	1,500 00	58 00	1,558 00	747 00	811 00	494 00
"	McCormick, Jno.	Winchester	1,500 00	102 00	1,602 00	459 65	1,142 39	505 00
"	Wholeham, Thos.	Chesterville	.....	.....	.....	.....	.....	.....
Sudbury	McKessock, J. S.	Sudbury	1,050 00	.....	1,050 00	740 00	310 00	2,497 00
"	Stoddart, Thos.	Copper Cliff	3,000 00	228 75	3,228 75	1,858 75	1,370 00	2,780 00
Temiskaming	Atkinson, S.	Haileybury	3,600 00	806 90	4,406 90	2,390 25	2,116 65	3,834 40
Thunder Bay	O'Brien, W. W.	Port Arthur	1,200 00	61 24	1,261 24	583 10	678 14	1,551 00
"	O'Connor, J. J.	"	2,000 00	1,487 15	3,487 15	458 40	3,028 75	5,305 00
"	Palling, Wm.	Fort William	800 00	.....	800 00	127 25	672 75	445 00
Haliburton and Victoria	Jordan, G. A.	Lindsay	1,200 00	72 55	1,272 55	674 50	598 05	2,405 00
Waterloo	Weir, J. J. A.	Kitchener	1,400 00	66 00	1,466 00	814 00	652 00	1,015 00
Welland	Clark, Jos.	Ridgeway	.....	.....	.....	.....	.....	400 00
"	Fraser, Alex.	Niagara Falls	.....	.....	.....	.....	.....	556 50
"	Goodwin, John	Welland	.....	.....	.....	.....	.....	717 00
"	Malkin, W. T.	Bridgeburg	800 00	.....	800 00	452 50	347 50	155 00
Wellington	Hellyer, A.	Kenilworth	1,000 00	155 50	1,155 50	557 00	598 50	241 00
"	Scott, W. W.	Moorefield	.....	.....	.....	.....	.....	10 00
"	Watt, F.	Guelph	1,000 00	.....	1,000 00	475 50	524 50	1,275 00
"	Welsh, D. H.	Palmerston	.....	.....	.....	.....	.....	1 00
"	Woodman, A. C.	Drayton	.....	.....	.....	.....	.....	.....

Wentworth	Fry, J. S.	Dundas						
"	Jelfs, G. F.	Hamilton						
"	Vance, J. F.	"	1,800 00		1,800 00	2,883 25	1,083 25 (over)	7,707 00
York	*a* Brunton, T. H.	Toronto				850 85		4,387 00
"	Davidson, D.	Mimico Beach	1,500 00	839 23	2,339 23	5,095 20	2,755 97	10,833 55
"	Duncan, G. H.	Richmond Hill						
"	Toronto Police Court	City Hall						1,740 00

a T. H. Brunton died October 4th, 1928. Now Wm. Keith.

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Fiftieth

ANNUAL REPORT

OF THE

Superintendent of Insurance

FOR THE PROVINCE OF

ONTARIO

1929

(Business of 1928)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO

SESSIONAL PAPER No. 6, 1929

ONTARIO

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ONTARIO

DEPARTMENT OF INSURANCE

To the Honourable W. H. Price, K.C., LL.B.,
Minister in charge of the Department of Insurance.

Fifty years ago this date—January 10th, 1880—the late Mr. W. T. O'Reilly, who had been appointed Ontario's first Inspector of Insurance six months earlier, July 1st, 1879, submitted the First Annual Report of the Inspector of Insurance covering business for the year ended December 31st, 1878. To-day, I have the honor to submit herewith the Fiftieth Annual Report of the Superintendent of Insurance—the title of the office was changed in 1912—for the year 1929 (business for the year ended 31st December, 1928).

The Golden Jubilee of the Department

It would be unfortunate if the fiftieth birthday of the Department were allowed to pass without comment. Anniversaries are a time for stocktaking—both in retrospect and prospect—particularly when the anniversary is a Golden Jubilee. Nevertheless, it is only possible to describe some of the outstanding changes in law and the insurance business during the past half century and to suggest what an interesting review could be written if time permitted.

Turning first to the insurance laws of Ontario—fifty years ago and to-day. "The Ontario Insurance Act" (R.S.O. 1877, c. 160) then included only thirty-five sections applicable only to some thirteen joint stock and cash mutual insurance companies incorporated by and carrying on business only within the limits of Ontario. Another Act (R.S.O. 1877, c. 161), numbering seventy-nine sections, governed the powers and business of the forty odd purely mutual Ontario fire insurance companies then in existence. The law of fire insurance contracts was represented by "The Fire Insurance Policy Act" (R.S.O. 1877, c. 162) numbering seven sections, including the then newly enacted fire statutory conditions. Life insurance was still in its infancy, compared with its present-day status, and the only law relating thereto was the "Act to secure to Wives and Children the benefit of Assurances on the Lives of their Husbands and Parents" (R.S.O. 1877, c. 129), the forerunner of our modern Uniform Life Insurance Act. It was only in 1879 that "An Act to provide for the inspection of Insurance Companies" (c. 25), authorizing Mr. O'Reilly's appointment in July of that year and establishing an Insurance Branch in the Treasury Department, was enacted. Half a century has served to change and supplement the insurance law almost beyond recognition. To-day "The Insurance Act" (R.S.O. 1927, c. 222 as amended)—the codified insurance law of the Province—numbers two hundred and eighty-eight sections applicable to all insurers carrying on business within the Province. Workmen's Compensation insurance has been virtually born, developed and passed beyond the scope of ordinary insurance law within the period. Upwards of twenty other provincial statutes include provisions relating indirectly to the

business of insurance. In 1880, the powers of the Inspector of Insurance were scarcely greater than those of a revenue clerk (he was a subordinate official in the Treasury Department); there was no comprehensive licensing system requiring all insurers transacting business in Ontario to make returns concerning, and to satisfy the Superintendent of Insurance as to their financial condition; automobile insurance and the law relating thereto was unknown; fraternal benefit societies were only being organized; agents licensing and qualification laws were not enacted until several decades later; insurance rates and rating bureaus were still entirely outside the scope of government supervision.

It is doubtful if any branch of industry, finance or business has developed so amazingly in the past fifty years as has the business of insurance. At the end of 1878 the total net amount of life insurance in force in Canada was $84,751,937; at the end of 1928 that amount had grown to $5,607,645,623. Fire insurance premiums have increased from $3,368,430 in 1878 to $57,103,070. Casualty insurance (meaning all classes of insurance other than fire and life) was so far unknown fifty years ago that it is not recognizable as such in the early reports. By 1928 the twenty odd miscellaneous classes of insurance grouped as casualty insurance had come to account for net premiums written of $38,938,181.

Possibly the development of the Department and its ever increasing responsibilities is best pictured by comparing the First Annual Report with this the Fiftieth Annual Report. The Inspector of 1880 reported upon the financial condition of fifty-three fire insurance companies, of which only four were stock companies, which in 1878 collected $519,653.66 in cash premiums, and one life insurance company which had a premium income in 1878 of $19,275.09. To-day there are licensed under The Ontario Insurance Act—36 stock companies, transacting life insurance; 235 stock companies transacting fire and casualty insurance; 124 mutual insurance companies; 150 fraternal and mutual benefit societies and 23 miscellaneous insurance organizations. These 568 insurers wrote net premiums in Ontario in 1928, aggregating approximately one hundred and fifteen million dollars. The Department is responsible for the supervision of the business of all these insurers and the financial condition of the 265 operating under provincial licenses only is reported upon in detail in this report.

Not only has the Insurance Branch of the Treasury Department of fifty years ago acquired the status of a separate and independent department of government—the Department of Insurance was established as a Department in 1912—but it has itself acquired a branch—the Loan and Trust Company Branch. Since 1897 the Superintendent of Insurance, in his capacity of Registrar of Loan Corporations, has been responsible for the administration of the Loan and Trust Corporations Act, and the thirty-second Annual Report of the Registrar of Loan Corporations covering these institutions is presently being published.

Turning to the future, two fundamental problems await solution. The first is the character of government supervision and regulation of the insurance business; the second is, by which government agency—Federal or Provincial—will that supervision and regulation be exercised. All signs point to an increasing public unrest touching the conduct of the insurance business—particularly in the fire and casualty field and concerning primarily the cost of insurance. In these days of Public Ownership, Old Age Pensions, Mothers' Allowance, Government Annuities and talk of compulsory automobile insurance, the question arises—will the insurance business go the way of Workmen's Compensation and be taken over by the State or will some middle course be found? The answer is largely in the hands of the companies themselves if they are keen enough to appreciate and act upon it. The investigation of the automobile insurance business by the Hon. Mr. Justice Hodgins, presently proceeding, will

no doubt result in some important recommendations on this subject. As regards the question of jurisdiction, the conviction is gradually growing among all thinking men that the controversy must be settled, and the sooner the better. For several decades following Confederation, when insurance law and regulation was still in its infancy, the business of insurance then just falling into its stride, and the provinces busily engaged with more immediate responsibilities, the inimical possibilities of dual supervision seemed remote. Contacts, as well as conflicts, between federal and provincial authorities were infrequent. More recently all these conditions have changed tremendously and the problem has become increasingly acute. Its settlement was delayed for years by the misguided hopes of those who thought a "working arrangement" could be agreed upon outside the terms of the British North America Act. To-day it is agreed that the law of the constitution must prevail— that "working arrangements" can only be made to-day with the possibility of their being broken to-morrow—that our Federal system must be something more than a name—that the rights of the sovereign provinces must and will be preserved—and accordingly test cases are now being prosecuted in the courts of two provinces, with the co-operation of both parties, involving issues which invite a conclusive decision on the merits of the broad question.

In conclusion let it be recorded that whatever may be the character of government insurance supervision in Canada in the future, and regardless of by what agency—federal or provincial—it may be exercised, the business is assured a tremendous and awe-inspiring future. The complexities of modern life have made insurance what it is to-day—it is the inspiration of thrift, the distribution of the misfortunes of the few over the good fortunes of the many, the foundation of credit, the guarantee of human happiness and mutual independence. What words can hint at its possibilities during the next half century?

Arrangement of Report

The report is arranged in the following four divisions, and includes an index in which all insurers licensed to carry on business in Ontario are listed, together with license numbers and classes of insurance for which authorized:—

I. Annual Statements.
II. Annual Statement Abstracts.
III. Statistical Tables.
IV. Appendices.

The first Division, entitled "Annual Statements," contains extracts from the annual statements filed with the Department by all licensed insurers, arranged alphabetically by classes of insurer. Having regard to the continued practical distribution of authority and responsibility between Dominion and Provincial Departments of Insurance, it still seems unnecessary for this Department to require or publish detailed particulars of the financial condition of Dominion-licensed insurers. Accordingly, such insurers have been required to file only modified statements summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this report, in Division I.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date 7th June, 1929. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under The Insurance Act (Dominion). In case of any discrepancy between the figures shown in this Division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

In Division III will be found for the first time in the Superintendent's report a statement showing the movement of securities owned by joint stock and cash mutual insurance companies incorporated under the law of Ontario. This shows the details of stocks, bonds and debentures purchased, sold or matured during the year.

Division IV, entitled "Statistical Tables," shows in tabulated form premiums and losses of all licensed insurers, (except mutual benefit societies), analyzed according to classes. Comment on the figures therein contained appears in the following paragraphs respecting business of 1929.

Division V, entitled "Appendices," contains information on the various topics indicated in the table of contents.

Business of 1928 in Ontario

Life Insurance.

Forty-six companies were licensed at the end of 1928 to transact life insurance. This is one more than at the end of the previous year, the Occidental Life Insurance Company, of Los Angeles, Cal., having been licensed on August 15th, 1928, making a total of thirty-seven joint stock companies and nine mutual corporations. The premium income on Ontario business amounted to over seventy-three million dollars, an increase of 11 per cent. over 1927.

Disbursements to Ontario policyholders amounted to over thirty-six million dollars, an increase of 13.2 per cent. over 1927. A comparative summary of premium income and disbursements for 1926, 1927 and 1928 is given below:

	1928	1927	1926
Net Premium Income:			
Assurances — Ordinary	$55,362,598 70	65,561,133 77	$58,872,612 55
Assurances — Industrial	15,502,213 44		
Assurances — Group	1,427,044 44		
Annuities	770,896 34	317,029 63	176,979 93
Totals	$73,062,752 92	$65,878,163 40	$59,049,592 48
Disbursements to Policyholders:			
Death claims	$11,197,681 99	$10,966,745 32	$9,409,246 69
Matured endowments	3,854,452 94	3,522,712 19	3,363,436 16
Surrender values	9,341,074 64	8,257,787 10	7,468,898 07
Dividends	11,048,308 56	8,689,006 04	6,891,798 78
Other payments	730,432 39	534,330 44	487,893 69
Totals	$36,171,950 52	$31,970,581 09	$27,621,273 39

New business issued in Ontario during the year, as shown in Table VI, Division II, amounted to over four hundred and forty-five million dollars, an increase of approximately 10 per cent. over 1927. Total business in force at the end of 1928 was $2,283,975,151, which represents an increase of 13 per cent. over the previous year. Attention is drawn to the item "other deductions," amounting to $264,650,415. This amount represents policies terminated by surrender or lapse and is equivalent to almost 60 per cent. of the amount of new business issued during the year. There is no doubt that the bulk of these terminations is the result of policies being allowed to lapse, and the problem of reducing the lapse ratio merits the earnest consideration of the companies.

Fraternal Societies.

Thirty-six fraternal societies held licenses as at the end of the year to transact life insurance in Ontario. This number includes seven municipal pension fund societies, which, although authorized to pay death benefits, do not

issue regular mortuary certificates. Twenty-two are also authorized to grant sick and funeral benefits. The premium income and disbursements respecting Ontario business for 1928, according to class of fund, are as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund	$3,211,276 82	$3,142,680 32
Sick and Funeral Funds	256,137 47	223,814 80
Expense Fund	289,287 25	428,154 99
Other Funds	334,360 26	205,830 25
Total	$4,091,061 80	$4,000,480 36

The amount of mortuary certificates in force at the end of 1928 was $121,-182,286, which represents a decrease of over two and one-half million dollars.

Fire Insurance.

The number of companies licensed to transact fire insurance in Ontario increased during 1928 from 298 to 313. Premiums and losses for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1927:

	1928			1927		
	Net premiums written	Net losses paid	Ratio	Net premiums written	Net losses paid	Ratio
	$	$	%	$	$	%
Joint Stock	18,844,135	8,669,062	46.00	18,140,311	8,323,620	45.88
Mutuals:						
(a) Farmers' Mutuals	1,739,730	1,205,954	69.31	1,702,415	1,216,105	71.43
(b) Associated New England Factory Mutuals	498,536	61,469	12.32	*53,889	*6,482	12.02
(c) Other Mutuals	627,215	262,294	41.81	551,778	223,807	40.56
Cash Mutuals:						
(a) Without share capital	1,202,648	540,434	44.92	1,137,203	541,413	47.60
(b) With share capital	72,566	23,583	32.49	247,586	96,112	37.82
Reciprocal exchanges	332,480	54,000	16.24	321,488	208,464	64.84

*On business transacted subsequent to date of initial licenses.

The year 1928 was a favourable one from the point of view of fire insurance companies, the ratio of net losses paid to net premiums written being 46 per cent. for joint stock companies, which is approximately the same ratio as for 1927. Net premiums written by joint stock companies show an increase of approximately seven hundred thousand dollars for 1927.

The experience of Farmers' Mutual Companies was a little more favourable than in 1927, the loss ratio being 69.31 per cent., a decrease of approximately two per cent.

Automobile Insurance.

Notwithstanding the unfavourable experience of the companies in 1927, the number of companies licensed to transact automobile insurance increased from 126 to 140 during 1928. Of these, only 128 wrote any business in 1928. Net premiums written amounted to $6,280,675, an increase of 35 per cent. over 1927. Net losses paid totalled $3,156,627, an increase of 23 per cent. over 1927, while losses incurred increased by 27 per cent. The premiums and losses and loss ratios as compiled from statements filed with this Department are shown below for the years 1925 to 1928:

	Net premiums written	Net losses paid	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned	Ratio losses incurred to premiums written
	$	$	%	$	$	%	%
1925.....	3,463,149	.....	.....	.....	1,631,926	.....	47.1
1926.....	3,743,532	1,881,330	50.25	3,657,994	2,037,903	55.7	54.4
1927.....	4,643,948	2,576,430	55.47	4,295,003	2,835,352	66.0	61.0
1928.....	6,280,675	3,156,627	50.26	5,670,656	3,603,260	63.5	57.4

It is to be noted that, although the figures for "net premiums earned" contain an element of estimate (due to the fact that actual reserves of unearned premiums for business in the province are generally not segregated) and are unreliable as to absolute loss cost experience being on the calendar year rather than on the policy year basis, all loss ratios for 1928 indicate a decidedly more favourable experience than for the previous year.

Notwithstanding the apparent improvement in the trend of loss ratios the Canadian Automobile Underwriters' Association promulgated rates effective February 1st, 1929, increasing public liability and property damage rates by 50 per cent. and collision rates by 25 per cent. Companies not members of this association promulgated new rates effecting comparable increases. This resulted in an Order by the Ontario Government for an inquiry by a Royal Commission into the reasonableness of automobile insurance rates in the Province of Ontario, The Honourable Mr. Justice Hodgins being appointed a Commissioner to enquire into and report thereon. The matter is now *sub judice* and consequently no further comment is desirable at this time.

Casualty and Miscellaneous Insurance (other than automobile).

The following table shows the premiums and losses on Ontario business for other casualty and miscellaneous classes of insurance:

Class	Net premiums written	Net losses paid	Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned
	$ c.	$ c.	%	$ c.	$ c.	%
Accident.....	1,356,700 34	491,790 13	36.24	1,323,011 65	538,128 90	40.67
Accident and Sickness (combined)..	908,589 61	503,066 46	55.36	913,528 66	541,237 25	59.24
Bond.....	.....	.....	.....	.....	.....	.....
Burglary.....	503,061 18	131,041 64	26.04	462,463 27	144,756 87	31.30
Credit.....	141,994 39	66,003 43	46.48	141,678 34	66,003 43	46.58
Explosion.....	190 13	.....	.....	263 61	.....	.....
Forgery.....	16,878 28	10,125 07	59.98	22,113 64	10,240 37	46.30
Guarantee.....	1,052,068 18	244,751 38	23.26	971,437 73	279,872 26	28.81
Hail.....	595 04	.....	.....	595 04	.....	.....
Inland Marine.....	106,097 73	76,640 73	72.23	113,892 92	36,232 12	31.81
Inland Transport'n.	375,033 73	130,043 02	34.67	338,282 37	133,358 16	39.42
Liability.....	765,551 77	281,888 27	36.82	734,647 34	308,881 18	42.04
Live Stock.....	37,050 69	34,860 93	94.09	44,509 52	7,810 93	17.55
Ocean Marine.....	376,035 55	261,214 96	69.46	350,405 88	258,463 75	73.76
Plate Glass.....	309,425 49	89,380 36	28.88	283,537 52	89,216 89	31.46
Property.....	309,640 92	100,804 61	32.55	196,768 67	98,499 25	50.05
Sickness.....	687,272 20	359,890 97	52.36	668,246 37	418,674 41	62.65
Steam Boiler.....	270,664 74	13,970 52	5.15	252,385 01	11,016 18	4.36
Weather.....	56,611 41	35,649 98	62.97	*2,470 68	*2,942 31	119.09
Totals.....	7,273,461 38	2,831,122 46	38.92	*6.820,238 22	*2,945,334 26	43.18

*Excludes mutual weather insurance companies operating on the premium note plan.

As compared with figures for 1927, net premiums written show an increase of over $850,000, and losses paid an increase of nearly $300,000. The loss ratio on the basis of losses paid to premiums written was 38.92 per cent., as compared with 39.69 per cent. in 1927.

Insurers Newly Licensed

In the index addenda on page xxiv, is given a list of insurers licensed between January 1st, 1929, and the date of this Report during which period twenty-five applications were approved and licenses issued. The distribution according to class of insurer is as follows:—

Joint Stock	20
Mutuals	1
Fraternal Societies	2
Reciprocal Exchanges	2

During the years 1927-28-29 upwards of one hundred new insurers have been licensed in this Province, nearly all of which are joint stock or mutual corporations. Moreover the majority are licensed to transact fire insurance so that competition in this field is undoubtedly becoming more keen.

Insurers Withdrawn

On the same page appears a list of companies which withdrew or ceased to transact business in Ontario between January 1st, 1929, and the date of this Report. Two of these were Ontario incorporated life insurance companies whose business was reinsured as indicated in the following paragraphs.

By Order-in-Council dated June 28th, 1929, and agreement dated April 16th, 1929, the business of The Equity Life Assurance Company of Canada, which was incorporated in 1904, was reinsured by the Ontario Equitable Life and Accident Insurance Company.

By Supplementary Letters Patent dated October 1st, 1929, and agreement, dated August 20th, 1929, the Commonwealth Life and Accident Insurance Company, which commenced business in 1922, amalgamated with The Empire Life Insurance Company.

Company Re-Organization

By Supplementary Letters Patent dated October 1st, 1929, the authorized capital stock of The Empire Life Insurance Company was increased from two million dollars to five million dollars by the creation of thirty thousand shares of one hundred dollars each, and by the same instrument the Commonwealth Life and Accident Insurance Company became amalgamated with this company.

Guarantee Companies Approved for Court Purposes, Etc.

Since the date of the last Annual Report the guarantee bonds of the following companies have by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by the Guarantee Securities Act, or the Judicature Act, or the Public Officers Act, or any other similar Act of the Province of Ontario:

Canadian General Insurance Co.
General Casualty Insurance Co. of Paris.
New York Indemnity Company.

Ontario Legislation

A review of insurance legislation enacted at the 1929 session of the Legislature is included as Appendix I to this Report.

Unlicensed Insurance

Your attention is directed to Appendix vii wherein is reprinted your recent correspondence with the Minister of Finance respecting unlicensed insurance.

Superintendent of Insurance.

Parliament Buildings, Toronto,
January 10th, 1930.

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INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1928.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1928:

Class of Insurance	A. Joint Stock.	B. Mutuals.	C. Cash Mutuals	D. Fraternals.	E. Mutual Benefit.	F. Miscellaneous.	G. Reciprocals	H. Lloyds	I. Pension Fund Assoc'ns	Total.
Accident	71	4	..	..	..	..	..	..	..	75
Life	38	8	..	36	..	1	..	..	2	85
Sickness	66	3	..	..	..	..	..	..	..	69
Sick and Funeral Benefits	..	..	..	20	113	..	..	..	..	133
Fire	186	106	5	..	..	2	15	..	..	314
Inland Marine	38	..	..	..	..	..	..	..	..	38
Ocean Marine	32	..	..	..	..	..	..	..	..	32
Inland Transportation	65	..	..	..	..	..	..	..	..	65
Automobile	135	7	..	..	..	..	..	..	..	142
Guarantee	52	..	..	..	..	..	..	..	..	52
Liability	37	..	..	..	..	..	..	..	..	37
Hail	31	..	..	..	..	..	..	..	..	31
Weather	2	3	..	..	..	..	..	..	..	5
Live Stock	6	..	..	..	..	..	..	..	..	6
Steam Boiler	17	..	..	..	..	..	..	..	..	17
Plate Glass	67	1	..	..	..	..	..	..	..	68
Explosion	144	2	..	..	..	..	..	..	..	146
Burglary	65	..	..	..	..	..	..	..	..	65
Bond	2	..	..	..	..	..	..	..	..	2
Property	130	3	..	..	..	..	..	..	..	133
Forgery	12	..	..	..	..	..	..	..	..	12
Credit	2	..	..	..	..	..	..	..	..	2

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1929 and date of this report.

See Ontario Gazette, July 27th, 1929, for list of insurers and classes of insurance for which licensed for license term commencing July 1st, 1929.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Vide R.S.O. 1927, c. 222, s. 20).

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Acadia Fire	551	Fire, Explosion, Property and Burglary	3
2	Aetna Casualty	583	Guarantee	3
3	Aetna	841	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Inland Marine	3
4	Aetna Life	950	Life	3
5	Agricultural	936	Fire, Automobile, Explosion, Inland Transportation, Property	4
6	Alliance Assurance	584	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Hail, Inland Transportation, Property	4
7	Alliance Ins. of Philadelphia	996	Fire, Automobile, Explosion, Inland Transportation, Property	4
8	American Automobile Fire	1040	Automobile	4
9	American Automobile Ins.	782	Automobile	4
10	American Colony	930	Fire	5
11	American Central	997	Fire, Automobile, Explosion, Hail, Property	5
12	American Credit	862	Credit	5
13	American Equitable	928	Fire, Explosion	5
14	American and Foreign	1022	Inland Transportation	5
15	American Insurance	783	Fire, Automobile, Explosion, Property	5
16	American Surety	863	Burglary Guarantee	6
17	Anglo-Scottish General	585	Fire, Explosion, Property and Automobile	6
18	*Assecuranz Union Von, 1865	1104	Fire	6
19	Atlas	552	Fire, Explosion, Property	6
20	Autocar	553	Fire, Accident, Automobile, Explosion, Plate Glass, Sickness, Property	7
21	Automobile	1023	Fire, Inland Transportation, Inland Marine, Burglary, Explosion, Property, Ocean Marine	7
22	Baloise	714	Fire	7
23	Bankers and Traders	554	Fire	7
24	Beaver Fire	586	Fire, Property	7
25	Boiler Inspection	587	Steam Boiler, Liability, Property	8
26	British America	937	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine	8
27	British Canadian	938	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Steam Boiler, Liability, Property, Inland Marine, Ocean Marine	8
28	British Colonial	939	Fire, Explosion, Automobile, Property	8
29	British Crown	925	Fire, Automobile, Explosion, Property	9
30	British Empire Ins. Co.	987	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine and Ocean Marine	9
31	British and European	859	Fire, Explosion, Property	9
32	British General	860	Fire, Explosion, Automobile, Property	9
33	British Law	588	Fire, Automobile, Explosion	9
34	British Northwestern	926	Fire, Automobile and Explosion	10
35	British Oak	1003	Fire, Explosion and Inland Transportation	10
36	British Traders	1025	Fire, Automobile, Inland Marine, Explosion, Ocean Marine, Property	10
37	Caledonian American	940	Fire, Explosion, Property	10
38	Caledonian	941	Fire, Explosion, Property	10
39	California	842	Fire, Explosion, Property	11
40	Canada Accident and Fire	1047	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Burglary, Property, Explosion	11
41	Canada Life	951	Life	11
42	Canada National Fire	716	Fire	11
43	Canada Security	964	Fire, Hail, Automobile, Explosion, Plate Glass, Inland Transportation, Property	12
44	Canadian Fire	784	Fire, Automobile, Plate Glass, Hail, Property, Burglary, Explosion, Guarantee, Live Stock	12
45	Canadian General	785	Fire, Automobile, Live Stock, Plate Glass	12
46	Canadian Indemnity	715	Fire, Automobile, Accident, Burglary, Forgery, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation	12
47	Canadian Surety	864	Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness	12
48	Capital Life	952	Life	13
49	†Car and General	786	Fire, Accident, Automobile, Explosion, Sickness, Property	13
50	Casualty Co. of Canada	965	Fire, Automobile, Burglary, Accident, Plate Glass, Sickness, Guarantee, Liability	13
51	Central	717	Fire, Explosion, Automobile, Property	13
52	Century Insurance Co., Ltd	589	Fire, Explosion, Guarantee, Property, Plate Glass, Automobile	13
53	China Fire	1026	Fire, Automobile, Inland Marine, Ocean Marine, Explosion	14
54	Citizens Ins. Co.	879	Fire, Explosion, Property	14
55	City of New York	843	Fire, Explosion, Property and Inland Marine	14
56	Columbia	718	Fire, Automobile, Inland Transportation, Explosion, Inland Marine, Property	14
57	Commercial Union	787	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property, Inland Marine, Ocean Marine	14

*Withdrawn from business.
†Name changed to Guildhall Insurance Company, February 20th, 1929.

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
58	Commonwealth Life	953	Life	15
59	Confederation Life	1048	Life	19
60	Connecticut Fire	1000	Fire, Explosion, Property, Hail ,Inland Transportation	19
61	Constitution Indemnity Co.	942	Automobile	19
62	Continental Casualty	1257	Accident, Automobile, Sickness, Liability, Plate Glass, Burglary	19
63	Continental Insurance	866	Fire, Explosion, Inland Transportation, Inland Marine, Automobile Property, Ocean Marine	19
64	Continental Life	555	Life	20
65	Cornhill	557	Fire, Explosion, Automobile, Property	20
66	Crown Life	954	Life	20
67	*Dominion of Canada G. & A.	1004	Fire, Life, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler, Inland Transportation, Property	20
68	Dominion Fire	788	Fire, Automobile	21
69	Dominion Life	957	Life, Accident, Sickness	21
70	Eagle, Star & Br. Dominions	924	Fire, Automobile, Plate Glass, Explosion, Inland Marine, Ocean Marine	21
71	T. Eaton General	844	Inland Transportation	21
72	T. Eaton Life	556	Life	21
73	Empire Life	1005	Life	22
74	Employers' Liability	719	Fire, Accident, Automobile, Burglary, Liability, Explosion, Guarantee, Sickness, Steam Boiler, Plate Glass, Forgery, Hail, Property	26
75	Ensign	789	Fire	26
76	Equitable Fire & Marine Ins.	1001	Fire, Explosion, Property, Hail and Inland Transportation	26
77	Equity Life	956	Life	26
78	Essex and Suffolk	558	Fire, Explosion, Property	31
79	Excelsior Life	867	Life	31
80	Federal Fire	845	Fire	31
81	Federated British	790	Fire	33
82	Fidelity American	1009	Fire	33
83	Fidelity & Casualty, N.Y.	1049	Guarantee, Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler, Liability	33
84	Fidelity Ins. of Canada	590	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile and Forgery	33
85	Fidelity-Phoenix Fire, N.Y.	868	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property	34
86	Fire Association, Philadelphia	944	Fire, Explosion, Automobile, Inland Transportation, Ocean Marine, Inland Marine, Property	34
87	Fire Ins. of Canada	929	Fire, Explosion	34
88	Fireman's Fund	559	Fire, Explosion, Inland Transportation, Automobile, Property, Inland Marine, Ocean Marine	34
89	Firemen's Ins. Co. of Newark	791	Fire, Hail and Property	34
90	First American	869	Fire, Explosion, Inland Transportation, Property	35
91	Fonciere of Paris, France	1033	Fire	35
92	Franklin Fire	847	Fire, Hail, Automobile, Property, Inland Marine	35
93	General Accident of Canada	943	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability	35
94	General Accident Fire and Life	870	Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Inland Marine, Property	36
95	General Casualty of Paris, France	847	Accident, Automobile, Liability, Burglary, Plate Glass, Sickness, Inland Marine, Guarantee, Hail, Inland Transportation	36
96	General Exchange	793	Automobile	36
97	General Fire, of Paris, France	848	Fire, Explosion	36
98	General Indemnity Co.	871	Forgery	37
99	General Ins. of America	1010	Fire, Explosion, Automobile	37
100	Girard Fire & Marine	792	Fire, Hail, Property	37
101	Glens Falls	591	Fire, Inland Transportation, Automobile, Hail, Explosion, Property	37
102	Globe Indemnity	560	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Property	37
103	Globe and Rutgers	592	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Ocean Marine	38
104	Great American	794	Fire, Explosion, Hail, Inland Transportation, Automobile, Property	38
105	Great West Life	955	Life	38
106	Guarantee Co. of N.A.	593	Guarantee	38
107	Guardian Assurance	720	Fire, Explosion, Property	39
108	Guardian Ins. of Canada	563	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler, Property	39
109	Halifax Fire	1050	Fire, Automobile, Plate Glass, Explosion, Property	39
110	Hand-in-Hand	872	Fire, Automobile, Plate Glass, Inland Marine	39
111	Hartford Accident & Indemnity	880	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass, Sickness	41
112	Hartford Fire	881	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine, Ocean Marine	42

*Name changed to Dominion of Canada General Insurance Co., August 24th, 1929.

INDEX AND LICENSE REGISTER—Continued

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
113	Hartford Live Stock	882	Live Stock	42
114	Hartford Steam Boiler	594	Steam Boiler, Liability, Property	42
115	Home	852	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather, Inland Marine	42
116	Hudson Bay	884	Fire, Explosion, Property, Automobile, Accident, Burglary, Guarantee, Plate Glass, Sickness	42
117	Imperial Assurance	795	Fire, Automobile, Explosion, Property	43
118	Imperial Guarantee & Accident	986	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine and Ocean Marine	43
119	Imperial Insurance Office	945	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Burglary, Liability	43
120	Imperial Life	562	Life	43
121	Indemnity Ins. Co. of N.A.	849	Accident, Automobile, Burglary, Plate Glass, Sickness	44
122	Insurance Co. of N.A.	1007	Fire, Explosion, Hail, Inland Transportation, Automobile, Inland Marine, Ocean Marine	44
123	Insurance Co. of Penn	595	Fire, Explosion, and Property	44
124	International Fidelity	850	Guarantee	44
125	Laurentian	946	Fire	44
126	Law, Union and Rock	1011	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Property	45
127	Liverpool and London and Globe	722	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Property	45
128	Liverpool-Manitoba	721	Fire, Explosion, Automobile, Property	45
129	Local Government	796	Fire, Explosion	45
130	London Assurance	596	Fire, Explosion, Inland Transportation, Automobile, Property	46
131	London-Canada	883	Fire, Automobile, Explosion, Hail, Property	46
132	London Guarantee & Accident	947	Accident, Sickness, Fire, Automobile, Guarantee, Liability, Plate Glass, Burglary, Explosion, Property, Inland Transportation	46
133	London & Lancashire Guar & Acc.	564	Fire, Accident, Sickness, Automobile, Guarantee, Liability, Inland Transportation, Burglary, Plate Glass	46
134	London & Lancashire Ins.	1012	Fire, Automobile, Explosion, Property	46
135	London Life	1051	Life, Accident, Sickness	47
136	London and Provincial	1053	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion, Property	47
137	London and Scottish	1052	Life, Fire, Accident, Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Property	47
138	Loyal Protective	565	Accident, Sickness	47
139	Lumbermen's	1041	Fire	48
140	Manufacturers Life	566	Life	48
141	Marine	851	Automobile, Fire, Inland Transportation, Inland Marine, Ocean Marine	48
142	Maryland Casualty	966	Accident, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile, Property	48
143	Maryland Ins.	567	Fire, Explosion	48
144	Mercantile Fire	1006	Fire, Explosion, Property	49
145	Merchants Casualty	568	Accident, Sickness, Automobile	49
146	Merchants Fire, N.Y.	1044	Fire, Explosion	49
147	Merchants Fire	569	Fire, Automobile	49
148	Merchants Marine	723	Fire, Automobile, Explosion, Property	52
149	Mercury	853	Fire, Automobile, Explosion and Property	52
150	Metropolitan Casualty	1077	Forgery	52
151	Milwaukee Mechanics Ins. Co.	1101	Fire and Explosion	52
152	Monarch Accident	597	Accident, Sickness	52
153	Monarch Life	570	Life	53
154	Montreal Life	571	Life	53
155	Motor Union	797	Fire, Accident, Automobile, Explosion, Plate Glass, Liability, Inland Marine, Property	53
156	Mount Royal	724	Fire, Plate Glass, Automobile, Explosion	53
157	Mutual Life and Citizens	958	Life	54
158	National Ben Franklin	798	Fire, Automobile	54
159	National Fire of Hartford	967	Fire, Explosion, Inland Transportation, Hail, Automobile, Property	54
160	National Guaranty	1013	Fire	54
161	National Life	959	Life	54
162	National Provincial	799	Fire, Explosion, Plate Glass	55
163	National Surety	572	Burglary, Guarantee, Forgery, Credit	55
164	National Union Fire	1014	Fire, Automobile, Hail, Property, Explosion, Inland Transportation	55
165	National Union Indemnity	1094	Accident, Automobile, Burglary and Plate Glass	55
166	Nationale Fire, Paris, France	931	Fire, Explosion	55
167	Newark Fire	886	Fire, Automobile, Explosion, Property	56
168	New Hampshire Fire	968	Fire, Explosion, Property	56
169	New Jersey	801	Fire	56
170	New York Casualty	855	Plate Glass, Accident, Liability, Property, Automobile, Burglary, Guarantee, Steam Boiler	56
171	New York Underwriters	856	Fire, Explosion, Hail, Automobile, Property	56
172	Niagara Fire	573	Fire, Explosion, Automobile, Inland Transportation, Property	57
173	North American Accident	1032	Accident, Sickness	57
174	North American Life	873	Life	57

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
175	North British and Mercantile	969	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness, Property	57
176	North Empire Fire	970	Fire, Explosion	58
177	North River	971	Fire, Explosion, Property	58
178	North West Fire	948	Fire	58
179	Northern Assurance	932	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion, Steam Boiler, Property	58
180	Northern Life	574	Life	58
181	Northwestern National	800	Fire, Automobile, Property	59
182	Norwich Union Fire	972	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Inland Transportation, Ocean Marine	59
183	Occidental Fire	949	Fire, Explosion, Automobile, Property, Accident, Burglary, Sickness, Plate Glass	59
184	Occidental Life	1099	Life, Accident and Sickness	59
185	Ocean Accident and Guarantee	575	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Property, Liability	59
186	Ontario Equitable Life	960	Life	60
187	Pacific Coast Fire	598	Fire, Automobile, Property, Accident, Explosion	65
188	Pacific Fire	1043	Fire, Explosion	66
189	Palatine	802	Fire, Automobile, Explosion, Property	66
190	Patriotic	973	Fire, Explosion, Property	66
191	Pearl Assurance	979	Fire, Explosion and Property	66
192	Phenix of Paris, France	854	Fire, Explosion	66
193	Phoenix of London	725	Life, Fire, Explosion, Automobile, Property, Ocean Marine, Burglary	67
194	Phoenix of Hartford	998	Fire, Automobile, Explosion, Property, Hail and Inland Transportation	67
195	Pilot, Automobile and Accident	974	Fire, Automobile, Accident, Sickness, Inland Transportation, Plate Glass, Burglary, Guarantee, Liability, Bond	67
196	Pioneer	975	Fire	69
197	Planet Assurance	976	Fire	70
198	Preferred Accident	977	Accident, Sickness, Automobile, Burglary	70
199	Protective Association, Can.	576	Accident, Sickness	70
200	Providence Washington	1015	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine	70
201	Provident	726	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Burglary	70
202	Provincial	577	Fire, Explosion, Automobile, Property	73
203	Prudential	1016	Fire, Accident, Automobile, Liability, Burglary, Guarantee, Inland Transportation, Plate Glass, Sickness	73
204	Quebec Fire	1017	Fire, Explosion, Property	74
205	Queen City Fire	874	Fire	74
206	Queen	888	Fire, Automobile, Explosion, Inland Transportation, Property	76
207	Queensland	578	Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Burglary, Plate Glass, Property	76
208	Railway Passengers'	978	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Inland Transportation, Sickness and Explosion	76
209	Reliance of Canada	1002	Fire, Explosion, Property	77
210	Rhode Island	1018	Fire, Explosion and Property	77
211	Ridgeley Protective	599	Accident, Sickness	77
212	Rossia Reinsurance	927	Fire	77
213	Royal Exchange	803	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland Marine, Burglary, Property, Liability, Ocean Marine	77
214	Royal Insurance	890	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property, Liability	78
215	Royal Scottish	933	Fire, Explosion	78
216	St. Paul Fire and Marine	727	Fire, Explosion, Automobile, Inland Marine, Inland Transportation, Ocean Marine, Property	78
217	Saint Paul-Mercury Indemnity	728	Automobile	78
218	Sauvegarde, La, Life	579	Life	79
219	Scottish Canadian	875	Fire, Explosion, Property, Hail	79
220	Scottish Metropolitan	934	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Sickness, Explosion, Property	79
221	Scottish Union and National	729	Fire, Automobile, Explosion, Property	79
222	Sea	876	Fire, Explosion, Property	80
223	Security	804	Fire, Explosion, Automobile, Property, Hail	80
224	Sentinel Fire	600	Fire, Property, Explosion, Hail, Automobile	80
225	Sovereign Life	961	Life	80
226	Springfield Fire and Marine	1027	Fire, Hail, Explosion, Automobile, Property	80
227	Standard Marine	980	Inland Transportation, Inland Marine, Ocean Marine	81
228	State Assurance	805	Fire, Explosion	81
229	Stuyvesant	1045	Fire	81
230	Sun Insurance Office	981	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Liability, Property, Burglary	81
231	Sun Life	581	Life	81
232	Tokio Marine and Fire	1028	Fire, Inland Transportation, Inland Marine, Ocean Marine	82
233	Toronto Casualty	982	Fire, Automobile, Inland Marine, Ocean Marine, Sickness, Plate Glass, Burglary, Accident, Guarantee, Inland Transportation, Liability, Hail, Property	82

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
234	Trans Canada	1019	Fire, Automobile, Plate Glass and Explosion	85
235	Travelers Indemnity	877	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability, Property	86
236	Travelers Insurance	878	Life, Accident, Sickness	86
237	Union Assurance Society	1054	Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Property, Accident	86
238	Union Fire of Paris	1029	Fire, Explosion	86
239	Union of Canton	1030	Fire, Automobile, Burglary, Accident, Hail, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Property	87
240	United British	806	Fire, Automobile, Explosion, Property	87
241	United States Fidelity	730	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Automobile and Property	87
242	United States Fire	1031	Fire, Explosion, Automobile, Inland Transportation, Property	87
243	United States Life	582	Life	87
244	United States Merchants and Shippers	1024	Fire, Inland Transportation, Inland Marine, Ocean Marine, Property	88
245	Universal	985	Fire, Explosion	88
246	Wellington Fire	731	Fire	88
247	Westchester Fire	999	Fire, Explosion, Hail, Property	90
248	Western	983	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine	90
249	Western Life	1021	Life	91
250	World Fire and Marine	857	Fire, Automobile, Inland Transportation, Explosion, Hail, Property	90
251	World Marine and General	935	Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass, Steam Boiler, Property	90
252	Yangtsze	807	Fire, Explosion	91
253	Yorkshire	1034	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland Transportation, Inland Marine, Ocean Marine	91
254	Zurich	858	Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler	91

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
	Farmers Mutuals—Fire			
1	Algoma	628	Fire	95
2	Amherst Island	628	Fire	96
3	Ayr Farmers'	630	Fire	97
4	Bay of Quinte Agricultural	631	Fire	98
5	Bertie and Willoughby Farmers'	632	Fire	99
6	Blanshard	633	Fire	100
7	Blenheim, North	634	Fire	101
8	Brant County Farmers'	635	Fire	102
9	Canadian Millers'	636	Fire. Insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade	103
10	Caradoc Farmers'	637	Fire	105
11	Clinton	638	Fire	106
12	Culross	639	Fire	107
13	Dereham and West Oxford	640	Fire	108
14	Dorchester, North and South	641	Fire	109
15	Downie	642	Fire	110
16	Dufferin Farmers'	643	Fire	111
17	Dumfries, North, and Waterloo, South	644	Fire	113
18	Dunwich Farmers'	645	Fire	114
19	Easthope, South, Farmers'	646	Fire	115
20	Ekfrid	647	Fire	116
21	Elma Farmers'	648	Fire	117
22	Eramosa	649	Fire	118
23	Erie Farmers'	650	Fire	119
24	Farmers' Central	651	Fire	121
25	Farmers' Union	652	Fire	122
26	Formosa	653	Fire	123
27	Germania Farmers'	654	Fire	124
28	Glengarry Farmers'	655	Fire	126

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Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
29	Grand River	656	Fire	127
30	Grenville Patron	657	Fire	128
31	Grey and Bruce	658	Fire	129
32	Guelph Township	659	Fire	130
33	Halton Union	660	Fire	131
34	Hamilton Township	661	Fire	132
35	Hay Township	662	Fire	133
36	Hopewell Creek	663	Fire	134
37	Howard Farmers'	664	Fire	135
38	Howick	665	Fire	136
39	Kent and Essex	667	Fire	137
40	Lambton	668	Fire	139
41	Lanark County	669	Fire	140
42	Lennox and Addington	670	Fire	141
43	Lobo	671	Fire	142
44	London Township	672	Fire	143
45	McGillivray	674	Fire	144
46	McKillop	675	Fire	145
47	Maple Leaf	673	Fire	147
48	Nichol	676	Fire	148
49	Nissouri	677	Fire	149
50	Norfolk	678	Fire	150
51	North Kent	679	Fire	151
52	Oneida	680	Fire	152
53	Ontario Threshermen's	683	Fire	153
54	Osgoode	684	Fire	154
55	Otter	685	Fire	155
56	Oxford Farmers'	686	Fire	156
57	Peel County	687	Fire	157
58	Peel and Maryborough	688	Fire	158
59	Prescott Farmers'	689	Fire	159
60	Puslinch	690	Fire	161
61	Saltfleet and Binbrook	691	Fire	162
62	Southwold	692	Fire	163
63	Sydenham	693	Fire	164
64	Townsend Farmers'	694	Fire	165
65	Usborne and Hibbert	695	Fire	166
66	Walpole Farmers'	696	Fire	167
67	Waterloo, North	697	Fire	168
68	Wawanosh, West	698	Fire	169
69	Westminster Township	700	Fire	171
70	Williams, East	701	Fire	172
71	Yarmouth	702	Fire	173
	Farmers Mutuals—Weather			
1	Huron Weather	666	Weather	174
2	Ontario Farmers' Weather	681	Weather	175
3	Western Farmers' Weather	699	Weather	176
	Associated New England Factory Mutuals			
1	American Mutual, Providence, R.I.	601	Fire	177
2	Arkwright Mutual, Boston, Mass.	602	Fire	178
3	Blackstone Mutual, Providence, R.I.	603	Fire	180
4	Boston Mfrs. Mutual, Boston, Mass.	604	Fire	182
5	Cotton & Woollen Mfrs. Mutual, Boston, Mass.	605	Fire	184
6	Enterprise Mutual Providence, R.I.	606	Fire	185
7	Fall River Mfrs., Fall River, Mass.	607	Fire	187
8	Firemen's Mutual, Providence, R.I.	608	Fire	189
9	Hope Mutual, Providence, R.I.	609	Fire	191
10	Keystone Mutual, Philadelphia, Pa.	610	Fire	192
11	Manton Mutual, Philadelphia, Pa.	611	Fire	194
12	Manufacturers Mutual, Providence	612	Fire	196
13	Mechanics Mutual, Providence, R.I.	613	Fire	198
14	Mercantile Mutual, Providence, R.I.	614	Fire	199
15	Merchants Mutual, Providence, R.I.	615	Fire	201
16	Mill Owners' Mutual, Chicago, Ill.	616	Fire	203
17	Narragansett Mutual, Providence, R.I.	617	Fire	205
18	National Mutual, Philadelphia, Pa.	618	Fire	206
19	Paper Mill Mutual, Boston, Mass.	619	Fire	208
20	Philadelphia Mfrs. Mutual, Pa.	620	Fire	210
21	Protection Mutual, Chicago, Ill.	621	Fire	212
22	Rhode Island Mutual, Providence, R.I.	622	Fire	213
23	Rubber Mfrs. Mutual, Boston, Mass.	623	Fire	215
24	Standard Mutual, Philadelphia, Pa.	624	Fire	217
25	State Mutual, Providence, R.I.	625	Fire	219
26	What Cheer Mutual, Providence, R.I.	626	Fire	220
27	Worcester Mfrs. Mutual, Pa.	627	Fire	222
	Other Mutuals			
1	Central Manufacturers'	682	Fire and Automobile	225
2	Hardware Dealers'	1037	Fire and Automobile	225
3	Lumbermen's Mut. Casualty	707	Automobile, Plate Glass, Accident	225
4	Lumbermen's Mut. Ins. Co.	708	Fire, Automobile	225
5	Metropolitan Life	709	Life, Accident and Sickness	226

INDEX AND LICENSE REGISTER—Continued

CLASS B—MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
6	Mill Owners	1008	Fire, Explosion and Property	226
7	Minnesota Implement	1038	Fire and Automobile	226
8	Mutual Life, New York	710	Life	226
9	New York Life	962	Life	227
10	Northwestern Mutual	839	Fire, Automobile and Property	227
11	Prudential	892	Life, Accident and Sickness	227
12	Retail Hardware	1039	Fire and Automobile	227
13	Royal Guardians	992	Life, Accident and Sickness	228
14	Standard Life	711	Life	228
15	State Life	712	Life	228
16	Union Mutual Life	713	Life	228
17	United Mutual Fire	994	Fire, Explosion and Property	229

CLASS C—CASH-MUTUAL INSURANCE CORPORATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Economical	703	Fire	233
2	Gore	704	Fire	234
3	Millers' National	1042	Fire	236
4	Perth	705	Fire	237
5	Waterloo	706	Fire	239

CLASS D—FRATERNAL SOCIETIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Alliance Nationale	768	Life, Sick and Funeral benefits	245
2	Ancient Order of Foresters	1035	Life, Sick and Funeral benefits	245
3	Artisans la Societe des Can	778	Life, Sick and Funeral benefits	245
4	Canadian Order Chosen Friends	769	Life, Sick and Funeral benefits	246
5	Canadian Order Foresters	990	Life, Sick and Funeral benefits	252
6	Canadian Order Oddfellows	991	Life, Sick and Funeral benefits	260
7	Canadian Order Woodmen of World	887	Life, Sick and Funeral benefits	262
8	Catholic Order Foresters	1036	Life	263
9	Catholic Mut. Ben. Assoc	770	Life, Sick and Funeral benefits	263
10	Civil Service Mut. Ben. Soc	893	Life	299
11	Commercial Travellers' Assoc. of Can	771	Life	253
12	Commercial Travellers' Mut. Ins. Soc	829	Life	263
13	Hamilton Firemen	894	Life	264
14	Hamilton Police	895	Life	265
15	Independent Order of Foresters	832	Life, Sick and Funeral benefits	267
16	Jewish National Workers' Alliance	831	Life, Sick and Funeral benefits	267
17	Knights of Columbus	772	Life	267
18	Knights of Malta	989	Life, Sick and Funeral benefits	267
19	Knights of Pythias	1078	Life	269
20	London Police	896	Life	270
21	Maccabees, The	773	Life, Sick and Funeral benefits	271
22	National Fraternal Society of the Deaf	832	Life, Sick and Funeral benefits	271
*23	Oddfellows Relief Association	774	Life	271
24	Ontario Commercial Trav. Assn	775	Life	277
25	Orange Grand Lodge of Brit. Amer	777	Life, Sick and Funeral benefits	279
26	Ottawa Firemen's Sup. and Ben	776	Life, Sick and Funeral benefits	279
27	Ottawa Police Ben. Fund Assn	834	Life	280
28	Royal Arcanum, Supreme Council	779	Life	281
29	Royal Templars of Temperance	835	Life, Sick and Funeral benefits	281
30	Sons of England	836	Life, Sick and Funeral benefits	284
31	Sons of Scotland	780	Life, Sick and Funeral benefits	287
32	St. Joseph Union of Can	840	Life, Sick and Funeral benefits	290
33	Toronto Firemen	988	Life	296
34	Toronto Police	993	Life	297
35	Verhovay Aid Association	923	Life, Sick and Funeral benefits	299
36	Women's Ben. Assn	781	Life, Sick and Funeral benefits	299

*Changed to Mutual Relief Life Insurance Co., a mutual corporation, June 8th, 1929.

INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	American Watch Case Co. Employees'	1055	Sick and Funeral benefits	308
2	Army and Navy Veterans, Toronto	916	Sick and Funeral benefits	308
3	Army and Navy Veterans, Hamilton	808	Sick and Funeral benefits	308
*4	Bain Wagon Co. Employees'	745	Sick and Funeral benefits	308
5	Beaver Sick and Funeral Ben. Club	746	Sick and Funeral benefits	308
6	Brantford Cartage Co.	1056	Sick and Funeral benefits	308
7	Brantford Hungarian M.B.	897	Sick and Funeral benefits	308
8	Brown Bros., Limited, Employees'	747	Sick and Funeral benefits	308
9	Brunner Mond M.B.	748	Sick and Funeral benefits	308
10	Canada Cycle and Motor Co. Employees'	749	Sick and Funeral benefits	308
11	Canada Furniture Employees'	828	Sick and Funeral benefits	308
12	Canadian Acme Screw & Gear	900	Sick and Funeral benefits	308
13	Canadian Allis-Chalmers Employees'	898	Sick and Funeral benefits	308
14	Canadian Carpenters and Joiners	1061	Sick and Funeral benefits	308
15	Canadian Gen. Elec. Co. Ward St. Works Div.	809	Sick and Funeral benefits	308
16	Canadian Hebrew	899	Sick and Funeral benefits	308
17	Canadian Hungarian	917	Sick and Funeral benefits	308
18	Canadian National Expressmen's	901	Sick and Funeral benefits	308
19	Canadian Order of Rechabites	1057	Sick and Funeral benefits	308
20	Canadian Pacific Expressmen's	750	Sick and Funeral benefits	308
†21	Cigarmakers' Union, No. 27, Toronto	1079	Sick and Funeral benefits	308
22	Cobban Mfg. Co. Employees'	1058	Sick and Funeral benefits	308
23	Cockshutt Plow Co.	751	Sick and Funeral benefits	308
24	Consumers' Gas Co. Employees	752	Sick and Funeral benefits	308
25	Czenstochower Aid Society	810	Sick and Funeral benefits	308
26	Daughters of England Ben. Soc.	753	Sick and Funeral benefits	308
27	Dom. Forge and Stamping Co., Ltd., Employees	1059	Sick and Funeral benefits	308
28	Dunlop Tire and Rubber Goods Employees'	754	Sick and Funeral benefits	308
29	Employees' Seamen Kent Co., Ltd.	811	Sick and Funeral benefits	308
30	Engineers'	755	Sick and Funeral benefits	308
31	Evening Telegram Employees'	918	Sick and Funeral benefits	308
32	Globe Printing Co. Employees'	919	Sick and Funeral benefits	308
33	Goodyear Relief Assoc.	756	Sick and Funeral benefits	308
34	Goold, Shapley and Muir Co. Employees'	1060	Sick and Funeral benefits	308
35	Grand Order of Israel Ben. Soc.	1096	Sick and Funeral benefits	308
36	B. Greening Wire Co., Ltd., Employees	757	Sick and Funeral benefits	308
37	Greey's Employees	1092	Sick and Funeral benefits	308
38	Gutta Percha Co. Employees'	758	Sick and Funeral benefits	308
39	H. A. Mut. Ben. Assn.	759	Sick and Funeral benefits	308
‡40	Hamilton Rolling Mills	1062	Sick and Funeral benefits	308
41	Hamilton St. Stanislaus	902	Sick and Funeral benefits	308
42	Hebrew Friendly	1063	Sick and Funeral benefits	308
43	Hebrew Sick Ben.	812	Sick and Funeral benefits	308
44	Heintzman and Co. Employees'	1064	Sick and Funeral benefits	309
45	Hibernians, Ancient Order of	1065	Sick and Funeral benefits	309
46	Imperial Varnish & Colour	814	Sick and Funeral benefits	309
47	Irish Catholic Ben. Union	1066	Sick and Funeral benefits	309
48	Italo-Canadese Ben.	1067	Sick and Funeral benefits	309
49	Judean Ben. and Friendly	815	Sick and Funeral benefits	309
50	Kieltzer Sick Ben. Soc., Toronto	813	Sick and Funeral benefits	309
51	Knights of Pythas, Grand Lodge of Ont.	760	Sick and Funeral benefits	309
52	Labour League	903	Sick and Funeral benefits	309
53	Leaside Mutual Aid	904	Sick and Funeral benefits	309
54	Linitzer	905	Sick and Funeral benefits	309
55	Loyal Orange Young Briton Lodge No. 33	1068	Sick and Funeral benefits	309
56	Loyal Order of Moose	816	Sick and Funeral benefits	309
57	Loyal True Blue Association	1080	Sick and Funeral benefits	309
58	MacLean Publishing Co., Ltd., Mech. Division	920	Sick and Funeral benefits	309
59	Massey-Harris (Toronto) Employees'	761	Sick and Funeral benefits	309
60	Massey-Harris, Limited, Brantford Employees'	817	Sick and Funeral benefits	309
61	Mozirer	1070	Sick and Funeral benefits	309
62	Mutual Masonic Compact	818	Sick and Funeral benefits	309
63	National Cash Register Co. Employees'	1069	Sick and Funeral benefits	309
64	National Iron Works Employees'	762	Sick and Funeral benefits	309
65	Oddfellows, Independent Order of	763	Sick and Funeral benefits	305
66	Oddfellows, Manchester Unity, Ind. Order of	819	Sick and Funeral benefits	309
67	Orange Grand Lodge, Ontario W.	764	Sick and Funeral benefits	309
68	Order Sons of Italy of Ontario	1071	Sick and Funeral benefits	309
69	Ostrowetz Independent	1072	Sick and Funeral benefits	309
70	Ottawa Hebrew	1093	Sick and Funeral benefits	309
71	Ottawa Typographical Union No. 102	820	Sick and Funeral benefits	309
72	Polish Alliance	906	Sick and Funeral benefits	309
73	Postal Benefit Association of Toronto	830	Sick and Funeral benefits	309
74	Pride of Israel	765	Sick and Funeral benefits	309
75	Rogers, Wm., Co., Welfare	767	Sick and Funeral benefits	309

*Name changed to Massey-Harris Co. Employees' Mutual Ben. Society (Bain Works), March 9th, 1929.

†Wound up, March 22nd, 1929.

‡In liquidation.

INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
*76	Russell Gear and Machine Co. Employees'	900	Sick and Funeral benefits	309
77	Ryerson Press	1073	Sick and Funeral benefits	309
78	Sawyer-Massey Co., Ltd., Employees'	908	Sick and Funeral benefits	309
79	Simmons, Limited, Employees'	1081	Sick and Funeral benefits	309
80	Slingsby Mfg. Co., Ltd., Employees'	1098	Sick and Funeral benefits	309
81	Societa Figli di Mutuo Soc. St. An., Ottawa	1082	Sick and Funeral benefits	309
82	Societa Italiana di M.S. Gug. Marconi	821	Sick and Funeral benefits	309
83	Societa di Mutuo Soc. La Trin., Toronto	1083	Sick and Funeral benefits	309
84	Societa di Mutuo Soc. Recalmutes	909	Sick and Funeral benefits	309
85	Sons and Daughters of Ireland	822	Sick and Funeral benefits	309
86	Sons and Daughters of Canadian Lithuanian	1091	Sick and Funeral benefits	309
87	Sons of Israel Mut. Ben. Soc.	1106	Sick and Funeral benefits	309
88	Sons of Jacob	1084	Sick and Funeral benefits	309
89	St. Albert	1074	Sick and Funeral benefits	309
90	St. Boniface	907	Sick and Funeral benefits	309
91	St. David's Mut. Ben. Society	1075	Sick and Funeral benefits	309
92	St. Joseph's Aid (Formosa)	1076	Sick and Funeral benefits	309
93	Star of Italy	911	Sick and Funeral benefits	309
94	Star Mut. Ben. Society	1085	Sick and Funeral benefits	309
†95	Steel Co. of Canada, Hamilton, Employees'	1086	Sick and Funeral benefits	309
96	Theatrical Mut. Assn., Toronto	912	Sick and Funeral benefits	309
97	Theatrical Mut. Assn., of Hamilton	921	Sick and Funeral benefits	309
98	Toronto Civic Employees'	913	Sick and Funeral benefits	309
99	Toronto Hebrew	824	Sick and Funeral benefits	309
100	Toronto H.E. Employees'	823	Sick and Funeral benefits	309
101	Toronto Independent Benevolent	1095	Sick and Funeral benefits	309
102	Toronto Musical Protective Assn.	1087	Sick and Funeral benefits	310
103	Toronto Railway Employees' Union	825	Sick and Funeral benefits	310
104	Toronto Typographical Union, No. 91	766	Sick and Funeral benefits	310
105	Transportation Club of Toronto	826	Sick and Funeral benefits	310
106	Ulga Mutual Ben. Soc.	1088	Sick and Funeral benefits	310
107	Union of Ukrainian Brotherhoods	1089	Sick and Funeral benefits	310
108	United Roumanian Soc.	914	Sick and Funeral benefits	310
109	Verity Plow Co.	1090	Sick and Funeral benefits	310
110	Warshaver Mut. Ben. Soc.	1097	Sick and Funeral benefits	310
111	Willys-Overland Employees'	827	Sick and Funeral benefits	310
112	Young Men's Hebrew Assn.	915	Sick and Funeral benefits	310
113	Zion Ben. Soc.	922	Sick and Funeral benefits	310

*Name changed to Canadian Acme Screw and Gear.
†In liquidation.

CLASS F—COMPANIES NOT WITHIN A, B, C, D OR E

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Commerce Mutual Fire Insurance Co.	1107	Fire	323
2	Mutual Life Assurance of Canada	963	Life	323
3	Stanstead and Sherbrooke	984	Fire limited to the Cash Plan	323

INDEX AND LICENSE REGISTER—Continued

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Affiliated Underwriters	732	Fire	329
2	American Exchange Underwriters	733	Fire	331
3	Canners Exchange (Warner)	734	Fire	333
4	Epperson Underwriters	735	Fire	335
5	Fireproof-Sprinklered Underwriters	736	Fire	337
6	Individual Underwriters	737	Fire	339
7	Inter-Insurers' Exchange	738	Fire	341
8	Lumbermen's Underwriting Alliance	739	Fire	343
9	Manufacturing Lumbermen's Underwriters	740	Fire	345
10	Metropolitan Inter-Insurers	1102	Fire	347
11	National Lumber Manufacturers'	1103	Fire	349
12	New York Reciprocal Underwriters	741	Fire	351
13	Reciprocal Exchange	742	Fire	353
14	Underwriters Exchange	743	Fire	355
15	Warner Reciprocal Insurers	744	Fire	357

CLASS H—LLOYDS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
	Nil	....		

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (*Page No.*)
1	Les Prevoyants du Canada	838	Life	363
2	Societe Saint-Jean Baptiste de Montreal	995	Life	365

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1ST, 1929 AND DATE OF THIS REPORT

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional Classes of Insurance for which Authorized
Joint Stock (A)			
Indemnity Insurance	849A	Jan. 25, 1929	Livestock.
Niagara Fire	573A	Mar. 27, 1929	Burglary.
National Fire	967A	May 8, 1929	Aviation.
Canadian General Insurance	785A	May 14, 1929	Guarantee.
Canadian General Insurance	1643A	Aug. 13, 1929	Property and Explosion.
New Brunswick Fire	1109A	June 22, 1929	Inland and Ocean Marine.
Marine Insurance	1276A	July 30, 1929	Aviation.
Aetna Life Insurance	1299A	Aug. 10, 1929	Accident and Sickness,
Aetna Insurance	1514A	Sept. 4, 1929	Aviation.
World Fire and Marine	1519A	Sept. 5, 1929	Aviation.
Guildhall Insurance	1268A	Oct. 9, 1929	Inland Marine.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1ST, 1929, AND DATE OF THIS REPORT

Name of Insurer	License No.	Effective date of License	Classes of Insurance
Joint Stock (A)			
Aero Indemnity	1114	Apr. 16	Aviation.
Aero Insurance	1115	Apr. 16	Aviation.
American Alliance	1450	July 1	Fire, Automobile and Property.
Bankers Indemnity	1676	Sept. 3	Aviation and Accident.
Century Indemnity	1673	July 22	Accident, Sickness, Liability, Automobile, Burglary, Forgery, Guarantee, Plate Glass and Property.
General Re-Insurance Corp.	1689	Dec. 26	Automobile, Burglary and Liability.
Granite State Fire	1683	Nov. 13	Fire, Explosion and Property.
Hanover Fire	1108	Jan. 3	Fire and Explosion.
Homestead Fire	1116	Apr. 23	Fire, Automobile and Explosion.
Legal & General Assur. Soc.	1681	Nov. 2	Fire and Automobile.
Merchants and Manufacturers Fire	1117	Apr. 24	Fire and Explosion.
Merchants & Employers Guar. & Accident	1666	July 17	Fire, Accident, Automobile, Plate Glass and Sickness.
Minnesota Fire	1679	Oct. 11	Fire, Explosion and Property.
New Brunswick Fire	1109	Feb. 18	Fire, Explosion and Property.
New York Indemnity	1111	Mar. 12	Automobile, Burglary, Accident, Guarantee, Plate Glass, Liability, Aviation and Property.
Premier Guarantee & Accident	1675	Aug. 21	Guarantee.
Providence Fire of Paris, France	1677	Aug. 7	Fire.
Southern Insurance Co., Ltd	1684	Nov. 27	Fire and Automobile.
Sussex Fire	1110	Mar. 9	Fire and Explosion.
Svea Fire and Life Ins. Co.	1556	July 1	Fire.
Class (B) Mutual			
Industrial Mutual Insurance	1112	Mar. 20	Fire.
Class (D) Fraternal			
Royal Clan, Order of Scottish Clans	1113	Mar. 23	Life.
Slovene National Benefit Soc	1682	Nov. 20	Life and Sickness.
Class (G) Reciprocal			
Equitable Fire Underwriters	1118	Apr. 27	Fire.
Lumber Underwriters	1580	July 1	Fire.
Tornado Inter-Insurance Exchange	1686	Dec. 1	Weather (limited to loss or damage arising from tornado or cyclone and including resultant fire loss).

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN JANUARY 1ST, 1929, AND DATE OF THIS REPORT

Name of Insurer	
Assecuranz Union Von 1865	Withdrawn from Ontario, 1929.
Commonwealth Life & Accident Ins. Co.	Amalgamated with the Empire Life Insurance Co. by Supplementary Letters Patent, dated October 1st, 1929.
Equity Life	Reinsured with the Ontario Equitable Life and Accident Insurance Co. Order-in-Council, dated June 28th, 1929.
Hamilton Rolling Mills Ben. Soc	Went into liquidation April 2nd.
Metropolitan Casualty Ins. Co	Withdrawn from Ontario June 30th.
Steel Co. of Canada, Hamilton, Employees.	Went into liquidation April, 1929.

I

ANNUAL STATEMENTS

A

JOINT STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, and Miscellaneous Insurers, viz.:

"The insurer is also licensed pursuant to *The Insurance Act* (*Dominion*), and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act."

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. C. Blackadar, Halifax, N.S.; Vice-President, A. E. Jones, Halifax, N.S.; Secretary-Treasurer, R. K. Elliott, Halifax, N.S. (also 100 St. Francois Xavier St., Montreal).

Directors.—C. H. Mitchell, Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of incorporation.—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid up	$400,000	Premiums—Ontario (net)	$56,424
Total assets	1,235,396	Premiums—Total business (net)	301,750
Total liabilities	208,311	Claims—Ontario (net)	31,718
Surplus protection—Policyholders	1,027,084	Claims—Total business (net)	181,302

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883.† *Date commenced business in Canada.*—May 26, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$ 337
Assets in Canada	90,770	Premiums—Canada (net)	49,340
Liabilities in Canada	13,016	Claims—Ontario (net)	274
		Claims—Canada (net)	20,112

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—June 5, 1818. *Date commenced business in Canada.*—1821.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$195,755
Assets in Canada	919,001	Premiums—Canada (net)	828,399
Liabilities in Canada	392,516	Claims—Ontario (net)	93,521
		Claims—Canada (net)	548,420

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Building, Toronto.

Date of incorporation.—June, 1820. *Date commenced business in Canada.*—1850.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$660,701
Assets in Canada	10,313,935	Premiums—Canada (net)	2,350,482
Ontario business in force (gross)	36,719,922	Death Claims—Ontario (net)	292,751
Canadian business in force (gross)	86,311,843	Death Claims—Canada (net)	982,133

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.

Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.

Date of incorporation.—1863. *Date commenced business in Canada.*—November 5, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$34,987
Assets in Canada	166,735	Premiums—Canada (net)	70,569
Liabilities in Canada	47,069	Claims—Ontario (net)	16,349
		Claims—Canada (net)	38,906

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.

Date of incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$198,802
Assets in Canada	$997,705	Premiums—Canada (net)	1,090,061
Liabilities in Canada	600,009	Claims—Ontario (net)	75,691
		Claims—Canada (net)	536,778

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 451 St. John St., Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Robert Hampson & Son, Ltd., 451 St. John St., Montreal.

Chief or General Agent in Ontario.—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

Date of incorporation.—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$42,354
Assets in Canada	339,400	Premiums—Canada (net)	148,016
Liabilities in Canada	85,557	Claims—Ontario (net)	35,407
		Claims—Canada (net)	73,230

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 78 King St. E., Toronto.

Date of incorporation, 1927. *Date commenced business in Canada*, 3rd Jan., 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$132,646
Assets in Canada	188,740	Premiums—Canada (net)	189,883
Liabilities in Canada	86,024	Claims—Ontario (net)	36,742
		Claims—Canada (net)	50,228

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1911. *Date commenced business in Canada.*—March 20, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$167,639
Assets in Canada	176,051	Premiums—Canada (net)	207,688
Liabilities in Canada	161,952	Claims—Ontario (net)	101,027
		Claims—Canada (net)	123,208

*See note on page 1.

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—H. H. Smith, Winnipeg.

Chief or General Agent in Ontario.—W. C. Lillie, Fort William, Ont.

Date of incorporation.—1853. *Date commenced business in Canada.*—December 17, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$20,898
Assets in Canada	427,881	Premiums—Canada (net)	174,331
Liabilities in Canada	148,189	Claims—Ontario (net)	22,181
		Claims—Canada (net)	159,091

AMERICAN COLONY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—H. H. Begg, 82 King St. East, Toronto.

Date of incorporation.—Nov. 30, 1910. *Date commenced business in Canada.*—Nov. 30, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$28,859
Assets in Canada	114,874	Premiums—Canada (net)	52,084
Liabilities in Canada	29,286	Claims—Ontario (net)	4,080
		Claims—Canada (net)	6,556

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. J. Mullen, Toronto.

Chief or General Agent in Ontario.—O. B. Thiboudeau, Metropolitan Bldg., Toronto.

Date of incorporation.—1893. *Date commenced business in Canada.*—March 6, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$99,022
Assets in Canada	254,469	Premiums—Canada (net)	230,011
Liabilities in Canada	213,852	Claims—Ontario (net)	39,852
		Claims—Canada (net)	86,963

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, 467 St. John St., Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$700,000	Premiums—Ontario (net)	$37,471
Assets in Canada	159,478	Premiums—Canada (net)	106,813
Liabilities in Canada	67,357	Claims—Ontario (net)	4,944
		Claims—Canada (net)	35,022

AMERICAN AND FOREIGN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of incorporation.—December, 1896. *Date commenced business in Canada.*—January 1, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$1,484
Assets in Canada	27,676	Premiums—Canada (net)	5,743
Liabilities in Canada	129	Claims—Ontario (net)	.....
		Claims—Canada (net)	.....

*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.
Chief or General Agent in Ontario.—Wm. Thompson, 805 Metropolitan Bldg., Toronto.
Date of incorporation.—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$47,374
Assets in Canada	142,098	Premiums—Canada (net)	145,470
Liabilities in Canada	90,105	Claims—Ontario (net)	18,974
		Claims—Canada (net)	74,847

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, Metropolitan Bldg., Toronto.
Chief or General Agent in Ontario.—W. H. Hall, Metropolitan Bldg., Toronto.
Date of incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$24,949
Assets in Canada	103,711	Premiums—Canada (net)	62,583
Liabilities in Canada	32,211	Claims—Ontario (net)	3,303
		Claims—Canada (net)	4,479

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, Vancouver.
Chief or General Agent in Ontario.—Armstrong, DeWitt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.
Date of incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£30,707	Premiums—Ontario (net)	$106,867
Assets in Canada	380,456	Premiums—Canada (net)	273,760
Liabilities in Canada	195,169	Claims—Ontario (net)	50,065
		Claims—Canada (net)	162,375

ASSECURANZ UNION VON 1865*

HEAD OFFICE, HAMBURG, GERMANY.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. E. Dawson, Toronto.
Chief or General Agent in Ontario.—A. E. Dawson, Federal Bldg., Toronto.
Date of incorporation, 1865. *Date commenced business in Canada, 14 Sept., 1928.*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£150,000	Premiums—Ontario (net)	$197,830
Assets in Canada	$283,829	Premiums—Canada (net)	389,339
Liabilities in Canada	244,988	Claims—Ontario (net)	76,041
		Claims—Canada (net)	139,508

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.
Chief or General Agent in Ontario.—Irving W. Smith, 54 Adelaide St. E., Toronto.
Date of organization.—1808. *Date commenced business in Canada.*—March 7, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£550,000	Premiums—Ontario (net)	$281,088
Assets in Canada	$976,456	Premiums—Canada (net)	792,767
Liabilities in Canada	558,110	Claims—Ontario (net)	129,823
		Claims—Canada (net)	352,752

*See note on page 1.

AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 17 St. John St., Montreal.
Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. E., Toronto.
Date of incorporation.—1920. *Date commenced business in Canada.*—October 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$607,505	Premiums—Ontario (net)	$92,564
Assets in Canada	355,366	Premiums—Canada (net)	313,757
Liabilities in Canada	197,039	Claims—Ontario (net)	47,026
		Claims—Canada (net)	173,306

NOTE,—Name changed to Guildhall Insurance Company, Limited, 20th Feb., 1929.

AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.
Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of incorporation.—1907. *Date commenced business in Canada.*—May 17, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$24,526
Assets in Canada	154,263	Premiums—Canada (net)	78,156
Liabilities in Canada	15,678	Claims—Ontario (net)	16,589
		Claims—Canada (net)	57,455

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Vancouver, B.C.
Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.
Date of incorporation.—1863. *Date commenced business in Canada.*—March 1, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....Frcs.	4,000,000	Premiums—Ontario (net)	$22,858
Assets in Canada	$194,239	Premiums—Canada (net)	100,113
Liabilities in Canada	62,858	Claims—Ontario (net)	4,114
		Claims—Canada (net)	42,029

BANKERS & TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.
Chief or General Agent in Ontario.—F. G. Treloar, 15 Wellington St. E., Toronto.
Date of incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£92,175	Premiums—Ontario (net)	$18,812
Assets in Canada	$155,866	Premiums—Canada (net)	105,603
Liabilities in Canada	101,756	Claims—Ontario (net)	5,362
		Claims—Canada (net)	78,677

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary. G. DeJardin, Winnipeg, Man.

Directors.—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin and E. D. McCallum.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.
Date of incorporation.—May 16, 1913. *Date commenced business in Canada.*—Dec. 6, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,500	Premiums—Ontario (net)	$4,477
Total assets	484,797	Premiums—Total business (net)	41,493
Total liabilities	82,202	Claims—Ontario (net)	2,581
Surplus protection of policyholders	402,595	Claims—Total business (net)	11,962

*See note on page 1.

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto.

Directors.—Henry N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Burn, Toronto; H. Mudge, Toronto.

Date of incorporation.—April 8, 1875. *Date commenced business in Canada.*—Oct. 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,100	Premiums—Ontario (net)	$215,806
Total assets	889,790	Premiums—Total business (net)	337,894
Total liabilities	371,209	Claims—Ontario (net)	9,297
Surplus protection of policyholders	518,580	Claims—Total business (net)	43,676

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto, Geo. A. Morrow, Toronto; C. S. Wainwright, Toronto, and E. F. Garrow, Assistant General Managers, Montreal.

Directors.—Sir John Aird, Toronto; Lt.-Col. Henry Brock, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; James Stewart, Winnipeg; W. H. McWilliams, Winnipeg.

Date of incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 1), 1835.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$750,000	Premiums—Ontario (net)	$434,192
Total assets	5,556,154	Premiums—Total business (net)	3,374,477
Total liabilities	3,263,205	Claims—Ontario (net)	295,949
Surplus protection of policyholders	2,292,949	Claims—Total business (net)	1,966,434

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto, and H. C. Cox, Toronto; Assistant General Managers, E. F. Garrow and C. S. Wainwright, Toronto.

Directors.—Wilfrid M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, T. G. McConkey, all of Toronto.

Chief or General Agent in Ontario .—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.
Date of incorporation,—1918. *Date commenced business in Canada.*—3rd Jan., 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$37,851
Total assets	559,134	Premiums—Total business (net)	329,898
Total liabilities	310,390	Claims—Ontario (net)	7,682
Surplus protection of policyholders	248,744	Claims—Total business (net)	256,844

BRITISH COLONIAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Theodore Meunier, Montreal; Vice-President, B.A. Charlebois, Montreal; Manager, Theodore Meunier, Montreal; Secretary, R. Le Blanc, Montreal.

Directors.—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; E. Huard, Lac Megantic, P.Q.; L. H. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, Philadelphia, Pa.; B. N. Carvalho, Hartford, Conn.; R. E. Cox, Montreal; T. B. Boss, New York; C. F. Sturham, Hartford, Conn.; R. M. Redmond, Montreal; C. R. Beveridge, Montreal; P. A. Boutin, Quebec; W. L. Maillot, Philadelphia; A. T. Tamblyn, New York; J. M. Thomas, Philadelphia.

Chief or General Agent in Ontario.—F. Midgeley, 357 Bay St., Toronto.

Date of incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$326,510	Premiums—Ontario (net)	$131,319
Total assets	604,684	Premiums—Total business (net)	493,119
Total liabilities	300,109	Claims—Ontario (net)	74,940
Surplus protection of policyholders	304,575	Claims—Total business (net)	200,011

*See note on page 1.

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.
Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.
Date of incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$242,170
Assets in Canada	645,592	Premiums—Canada (net)	648,848
Liabilities in Canada	341,281	Claims—Ontario (net)	135,708
		Claims—Canada (net)	454,172

BRITISH EMPIRE ASSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO.

Officers.—President, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox and G. A. Morrow, Toronto; Secretary, G. Stubington, Toronto; General Manager, Wilfrid M. Cox.

Directors.—W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, T. G. McConkey, E. Willans, all of Toronto, and J. Lester Parsons, D. G. Wakeman, and H. J. Wyatt of New York.

Chief or General Agent in Ontario.—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.
Date of incorporation, June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$138,231
Total assets	448,493	Premiums—Total business (net)	405,459
Total liabilities	271,161	Claims—Ontario (net)	67,774
Surplus protection of policyholders	177,332	Claims—Total business (net)	118,016

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.
Chief or General Agent in Ontario.—A. M. Browne, 170 Pacific Ave., Toronto.
Date of incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£50,000	Premiums—Ontario (net)	$22,192
Assets in Canada	$119,863	Premiums—Canada (net)	83,440
Liabilities in Canada	71,891	Claims—Ontario (net)	5,026
		Claims—Canada (net)	31,848

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.
Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.
Date of incorporation.—1904. *Date commenced business in Canada.*—Dec. 5, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,000,000	Premiums—Ontario (net)	$51,691
Assets in Canada	$216,884	Premiums—Canada (net)	177,405
Liabilities in Canada	153,538	Claims—Ontario (net)	24,213
		Claims—Canada (net)	99,606

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. B. Colley and W. Kennedy, Montreal.
Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.
Date of incorporation.—June 6, 1918. *Date commenced business in Canada.*—Jan. 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,459,980	Premiums—Ontario (net)	$21,882
Assets in Canada	139,137	Premiums—Canada (net)	99,541
Liabilities in Canada	83,038	Claims—Ontario (net)	23,616
		Claims—Canada (net)	61,398

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, J. H. Riddell, Toronto; Vice-President, E. C. G. Johnston; Managing Director, J. H. Riddell, Toronto.

Directors.—J. H. Riddell, Toronto; E. C. G. Johnston, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; Brian Mountain, W. E. Young, London, England; Sir E. M. Mountain, London, England.

Date of incorporation.—1906. *Date commenced business in Canada.*—Feb. 20, 1912.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$248,699	Premiums—Ontario (net)	$87,303
Total assets	789,105	Premiums—Total business (net)	200,557
Total liabilities	183,815	Claims—Ontario (net)	59,663
Surplus protection of policyholders	605,289	Claims—Total business (net)	97,379

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. W. Nash, Montreal.

Chief or General Agent in Ontario.—E. D. Hardy, 465 Sparks St., Ottawa, Ont.

Date of incorporation.—1908. *Date commenced business in Canada.*—Sept. 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,250,000	Premiums—Ontario (net)	$45,787
Assets in Canada	248,098	Premiums—Canada (net)	216,382
Liabilities in Canada	141,870	Claims—Ontario (net)	29,801
		Claims—Canada (net)	134,117

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$934,400	Premiums—Ontario (net)	$409,305
Assets in Canada	1,000,281	Premiums—Canada (net)	892,166
Liabilities in Canada	511,369	Claims—Ontario (net)	223,058
		Claims—Canada (net)	503,801

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—John G. Borthwick, Canada Cement Bldg., Montreal.

Chief or General Agent in Ontario.—Harry A. Newman, 1102 Excelsior Life Bldg., Toronto.

Date of incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$14,366
Assets in Canada	91,301	Premiums—Canada (net)	58,399
Liabilities in Canada	50,941	Claims—Ontario (net)	3,167
		Claims—Canada (net)	22,892

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—John G. Borthwick, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of organization.—1805. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£129,000	Premiums—Ontario (net)	$147,169
Assets in Canada	564,494	Premiums—Canada (net)	385,673
Liabilities in Canada	308,890	Claims—Ontario (net)	64,992
		Claims—Canada (net)	161,897

*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—John Anderson, Vancouver, B.C.

Chief or General Agent in Ontario.—W. M. Hargraft, 49 Wellington St. E., Toronto.

Date of incorporation.—1861. *Date commenced business in Canada.*—November 18, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$52,881
Assets in Canada	258,599	Premiums—Canada (net)	142,787
Liabilities in Canada	108,926	Claims—Ontario (net)	35,569
		Claims—Canada (net)	102,307

CANADA ACCIDENT AND FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Manager and Secretary, H. F. Roden, Montreal.

Directors.—L. H. Hudson, Westmount, Que.; R. Ewing, Montreal; Alfred Lambert, Montreal.

Chief or Gener il Agent in Ontario.—A. H. C. Proctor, 60 King St. W., Toronto.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$43,320	Premiums—Ontario (net)	$226,558
Total assets	1,387,726	Premiums—Total business (net)	858,923
Total liabilities	633,507	Claims—Ontario (net)	108,831
Surplus protection of policyholders	764,640	Claims—Total business (net)	436,396

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, T. G. McConkey, Toronto.

Directors.—H. C. Cox, Oakville; Brig.-Gen. Hon. Sir John N. Gibson, K.C.M.G.; F. LeM. Grasett, M.B., Toronto; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.

Date of incorporation.—Aug. 21, 1847. *Date commenced business in Canada.*—Aug. 21, 1847,

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$4,799,872
Total assets	157,070,734	Prsmiams—Total business (net)	30,515,674
Ontario business in force (gross)	187,594,187	Death Claims—Cntario (net)	1,055,710
Total business in force (gross)	881,726,542	Death Claims—Total business (net)	5,900,731

THE CANADA NATIONAL FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. F. Hutchings, Winnipeg; 1st Vice-President and Managing Director, H. Sandison, Winnipeg; 2nd Vice-President, T. S. McPherson, Winnipeg; Secretary-Treasurer. C. T. Element, Winnipeg.

Directors.—J. G. Mundie, Eugene D. Carey, F. W. Sparling, H. E. Turnbull, E. H. Hebb, John Hamilton, all of Winnipeg, Man.; L. H. Leavens, Stonewall, Man.; F. N. Darke, Regina, Sask.; F. S. Selwood, Calgary, Alta.; Cecil L. H. Branson, Victoria, B.C.; Jonathan Rogers, Vancouver, B.C.; D. M. Sanson, Toronto.

Chief or General Agent in Ontario.—W. H. George, 55 Pauline Ave., Toronto.

Date of incorporation.—April 7, 1909. *Date commenced business in Canada.*—July 31, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,895,493	Premiums—Ontario (net)	$21,382
Total assets	1,479,330	Premiums—Total business (net)	112,031
Total liabilities	309,433	Claims—Ontario (net)	13,899
Surplus protection of policyholders	1,169,897	Claims —Total business (net)	48,470

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, John B. Laidlaw, Toronto; Vice-President, Edmund Taylor, Calgary; Manager, Wm. A. Thomson, Toronto; Secretary, Thos. James, Toronto.

Directors.—Wm. A. Thomson, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto; Fred. W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—Aug. 28, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$270,000	Premiums—Ontario (net)	$72,106
Total assets	486,912	Premiums—Total business (net)	286,922
Total liabilities	170,046	Claims—Ontario (net)	27,232
Surplus protection of policyholders	316,866	Claims—Total business (net)	152,703

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg.

Directors.—Sir James Aikins, Winnipeg; A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg; W. A. Murphy, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Union Trust Bldg., Toronto.

Date of incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$145,247
Total assets	2,517,460	Premiums—Total business (net)	818,585
Total liabilities	895,941	Claims—Ontario (net)	70,548
Surplus protection of policyholders	1,621,518	Claims—Total business (net)	459,336

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, W. W. Evans, Toronto; Vice-President and General Manager, A. E. Dawson, Toronto; Secretary-Treasurer, G. E. Weidner, Toronto.

Directors.—Lt.-Col. C. H. Ackerman, Peterborough; J. T. Braund, Peterborough; M. A. Mackenzie, Toronto; G. L. Smith, Toronto.

Date of incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$257,275	Premiums—Ontario (net)	$42,428
Total assets	330,011	Premiums—Total business (net)	91,135
Total liabilities	62,729	Claims—Ontario (net)	12,375
Surplus protection of policyholders	270,282	Claims—Total business (net)	47,994

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; G. H. Aikins, Winnipeg; J. A. Crowe, Winnipeg; W. A. Murphy, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg.

Chief or General Agent in Ontario.—Frank N. Boyd, Union Trust Bldg., Toronto.

Date of incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$155,766
Total assets	1,096,696	Premiums—Total business (net)	1,044,241
Total liabilities	428,566	Claims—Ontario (net)	56,812
Surplus protection to policyholders	668,129	Claims—Total business (net)	620,669

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, R. R. Brown, New York; 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A., Toronto; Manager, Wm. H. Burgess, Toronto.

Directors.—Sir Geo. Burn, F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York.

Date of incorporation.—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$119,850
Total assets	909,055	Premiums—Total business (net)	465,136
Total liabilities	343,874	Claims—Ontario (net)	27,070
Surplus protection of policyholders	565,180	Claims—Total business (net)	155,923

*See note on page 1.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; 1st Vice-President, L. N. Poulin, Ottawa; 2nd Vice-President, E. W. Tobin, Bromptonville, P.Q.; Managing Director, A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; Dr. B. C. Connolly, Ottawa; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec.

Date of incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$135,835	Premiums—Ontario (net)	$124,855
Total assets	2,501,555	Premiums—Total business (net)	498,540
Ontario business in force (gross)	4,427,387	Death Claims—Ontario (net)	34,035
Total business in force (gross)	16,777,505	Death Claims—Total business (net)	99,254

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1903. *Date commenced business in Canada.*—December 4, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£51,436	Premiums—Ontario (net)	$40,279
Assets in Canada	$566,505	Premiums—Canada (net)	445,455
Liabilities in Canada	298,104	Claims—Ontario (net)	8,306
		Claims—Canada (net)	359,987

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham, Toronto; Vice-President, C. A. Withers, Toronto; Managing Director, A. W. Eastmure, Toronto.

Directors.—G. H. Gooderham, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr., H. W. Falconer, D. G. Ross.

Date of incorporation.—May 19, 1911. *Date commenced business in Canada.*—Nov. 27, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$201,600	Premiums—Ontario (net)	$156,457
Total assets	431,854	Premiums—Total business (net)	282,276
Total liabilities	202,173	Claims—Ontario (net)	74,250
Surplus protection of policyholders	229,680	Claims—Total business (net)	112,950

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.
Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.
Date of incorporation.—1899. *Date commenced business in Canada.*—June 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$46,361
Assets in Canada	$335,547	Premiums—Canada (net)	219,049
Liabilities in Canada	174,270	Claims—Ontario (net)	17,607
		Claims—Canada (net)	111,781

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, Vancouver, B.C.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of incorporation.—1885. *Date commenced business in Canada.*—December 12, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,750,000	Premiums—Ontario (net)	$158,345
Assets in Canada	508,495	Premiums—Canada (net)	347,051
Liabilities in Canada	232,209	Claims—Ontario (net)	79,528
		Claims—Canada (net)	154,902

*See note on page 1.

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

Manager and Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of incorporation.—1870. *Date commenced business in Canada.*—July 2, 1919-23, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$3,211
Assets in Canada	94,524	Premiums—Canada (net)	10,323
Liabilities in Canada	6,158	Claims—Ontario (net)	280
		Claims—Canada (net)	3,121

CITIZENS INSURANCE COMPANY OF MISSOURI*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. E., Toronto.
Date of incorporation.—1837. *Date commenced business in Canada.*—February 17, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$8,937
Assets in Canada	148,851	Premiums—Canada (net)	217,353
Liabilities in Canada	43,418	Claims—Ontario (net)	2,235
		Claims—Canada (net)	180,193

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of incorporation.—1905. *Date commenced business in Canada.*—July 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	†.....
Assets in Canada	71,445	Premiums—Canada (net)	†.....
Liabilities in Canada	.....	Claims—Ontario (net)	†.....
		Claims—Canada (net)	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$46,629
Assets in Canada	471,789	Premiums—Canada (net)	105,856
Liabilities in Canada	64,742	Claims—Ontario (net)	16,521
		Claims—Canada (net)	45,011

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.
Chief or General Agent in Ontario.—Geo. R. Hargraft, 49 Wellington St. East, Toronto.
Date of incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$17,228,000		
Life,—		*Life,—*	
Assets in Canada	2,519,335	Premiums—Ontario (net)	$415
Ontario business in force (gross)	42,062	Premiums—Canada (net)	13,078
Canadian business in force (gross)	491,207	Death Claims—Ontario (net)	7,800
		Death Claims—Canada (net)	20,819
Other than Life,—		*Other than Life,—*	
Assets in Canada	1,795,026	Premiums—Ontario (net)	301,891
Liabilities in Canada	646,436	Premiums—Canada (net)	856,132
		Claims—Ontario (net)	145,582
		Claims—Canada (net)	409,974

*See note on page 1.
†Included in the Home Insurance Co. figures.

COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, HAMILTON, ONT.

Incorporated by Letters Patent.—May 31st, 1922. *Commenced business.*—June 1st, 1922.

Officers (as at date of filing statement).—President, W. H. Wardrope, K.C.; Vice-Presidents, George C. Coppley, George J. Guy; Manager, H. H. Gray; Secretary, L. T. Boyd.

Directors (as at date of filing statement).—J. P. Whelan, W. J. Westaway, T. W. McFarland, C. J. Parker, J. Hallam, F. A. Magee, Col. F. C. McCordick, C. W. Cadwell, Dr. D. J. Sinclair, Dr. J. W. Rutherford, H. H. Gray, J. W. Gillies.

Auditors.—H. T. Jamieson & Co., Toronto.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000; par value, $100.00.		
Capital stock at beginning of year	$1,067,600 00	$105,935 00
Capital stock issued during year	400,000 00	40,300 00
Total	$1,467,600 00	$146,235 00
Deduct capital stock forfeited or cancelled	.....	.....
Capital stock at end of year	$1,467,600 00	$146,235 00
Amount of calls unpaid at end of year, $525.00.		

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$187,041 00
Amount received during the year	104,434 00
Total amount paid to December 31st, 1928	$291,475 00

Synopsis of Ledger Accounts

As at December 31st, 1927:—		Decrease in Ledger Assets in 1928:—	
Net Ledger Assets	$360,149 94	Disbursements	$195,407 32
Agents' Credit Balances	605 30		
Total Ledger Assets	$360,755 24	Total decrease	$195,407 32
Increase in Ledger Assets in 1928:—		As at December 31st, 1928:—	
Income	$252,112 27	Net Ledger Assets	$561,979 07
Increase in capital stock	40,300 00	Agents' Credit Balances	215 12
Premium on capital stock	104,434 00		
Total increase	$396,846 27	Total Ledger Assets	$562,194 19
Total	$757,601 51	Total	$757,601 51

Assets

Ledger Assets

Book value of real estate held by the company	$3,600 00
Mortgage loans on real estate (first liens)	293,145 48
Amount secured by the company's policies in force the reserve on each policy being in excess of all indebtedness:—	
Loans to policyholders	13,093 71
Advances to policyholders under automatic non-forfeiture provisions	5,060 03
Book value of bonds, debentures and debenture stocks owned. (*For details see Schedule D*)	233,379 23
Cash at head office	4,803 36
Cash in banks	5,900 99
Advances to agents	3,211 39
Total Ledger Assets	$562,194 19

Non-Ledger Assets

Interest due and accrued	$7,643 38
Net premiums due and uncollected and deferred	51,682 95
Total Non-Ledger Assets	$59,326 33
Total Assets	$621,520 52

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	$467,135 00
Net liability for payments due under contracts	1,000 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations	4,000 00

Liabilities—*Continued*

Received from policyholders in advance (premiums)		$1,695 37
Current accounts payable		1,781 42
Provision for quinquennial dividends not yet due		2,500 00
Capital stock paid in cash	$146,235 00	
Deficit	2,826 27	
		143,408 73
Total Liabilities, Surplus and Capital		$621,520 52

Income

	In the Province and Elsewhere				
	First Year	Renewals	Single	Totals	
Assurance premiums	$66,272 17	$174,278 35	.....	$240,550 52	
Less reinsurance premiums paid	5,635 20	10,709 93	.....	16,345 13	
Total net premiums	$60,636 97	$163,568 42	.....	$224,205 39	$224,205 39
Amounts left with the Company					$4,000 00
Interest, dividends and sundry revenue					23,385 38
Gross rents for Company's property					521 50
Total Income					$252,112 27

Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:—			
Death, endowment and disability claims:—			
Ordinary	$33,539 50	$3,170 00	$36,709 50
Less received for reinsured	5,000 00	600 00	5,600 00
Net totals	$28,539 50	$2,570 00	$31,109 50
Net surrender values			7,757 00
Net dividends in cash			482 50
Total net disbursements in respect of assurance contracts			$39,349 00
In respect of life annuity contracts:—			
Cash payments to annuitants			300 00
Total net disbursements in respect of assurance and annuity contracts			$39,649 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate			2,873 71
Head office expenses:—Salaries, $20,120.75; directors' fees, $985.00; auditors' fees, $750.00; travelling expenses, $1,052.69; rents, $1,500.00; office supplies and expenses, miscellaneous, $1,048.96			25,457 40
Branch office and agency expenses:—Assurance commissions, first year, $34,272.81; renewal, $9,103.50; salaries, $22,247.00; advanced to agents, $4,944.41; travelling expenses, $1,913.00; rents, $3,620.00; miscellaneous, $106.13			76,206 85
All other expenses:—Advertising, $562.32; books and periodicals, $118.00; express, telegrams and telephones, $1,065.21; legal fees, $7.50; medical fees, $3,245.00; office furniture, $969.45; postage, $741.46; printing and stationery, $1,408.58; commissions on loans, $645.00; appraisement expenses, $87.00; stock commission, $40,250.00; miscellaneous, $2,120.84			51,220 36
Total Disbursements			$195,407 32

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured with other insurers licensed in this province."

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1927	2,498	$4,307,389	1,213	$2,140,858	234	$844,240	3,423	3,945	$7,295,910
New issued	702	1,367,015	682	1,183,412	72	308,180	10,857	1,456	2,869,464
Old revived	57	120,110	36	62,000	8	19,000	.....	101	201,110
Old increased	.....	10,805	.....	18,442	.....	.....	.....	.....	29,247
Transferred to	36	71,258	29	39,305	7	20,000	.....	72	130,563
Totals	3,293	$5,876,577	1,960	$3,444,017	321	$1,191,420	14,280	5,574	10,526,294
Less ceased by:									
Death	11	15,543	5	5,000	2	8,000	.....	18	28,543
Expiry	.....	.....	.....	.....	2	6,000	.....	2	6,000
Surrender	73	113,541	23	41,306	.....	.....	242	96	155,089
Lapse	301	538,748	205	352,928	97	341,383	.....	603	1,233,059
Decrease	.....	49,129	.....	29,352	.....	10,045	.....	.....	88,526
Not taken	168	404,470	177	294,008	23	105,350	.....	368	803,828
Transferred from	30	53,305	25	47,280	15	57,500	.....	70	158,085
Total ceased	583	$1,174,736	435	$769,874	139	$528,278	242	1,157	$2,473,130
At end of 1928	2,710	$4,701,841	1,525	$2,674,143	182	663,142	14,038	4,417	8,053,164
Reinsured	.....	$532,933	.....	$259,764	.....	$58,177	.....	.....	$850,874

Miscellaneous

Claims reinsured:—Death claims, $5,000. Total amount in force divided as to dividend plan:—Quinquennial, $534,038; non-participating, $7,519,126; total, $8,053,164. Additional death benefits reinsured.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with profits:—					
Life	455	$501,000	$43,196	$918	$5
Endowment Assurance	17	19,000	2,847	.....	.....
Bonus addition	.....	14,038	5,557	.....	.....
Totals	472	$534,038	$51,600	$918	$5
Ordinary without profits:—					
Life	2,255	$4,200,841	$212,909	$532,015	$5,621
Endowment Assurance	1,508	2,655,143	195,127	259,764	6,299
Term, etc	182	663,142	4,391	158,177	815
Additional accidental death benefits	.....	.....	300	.....	.....
Disability benefits	.....	.....	12,100	.....	.....
Totals	3,945	$7,519,126	$424,827	$949,956	$12,735
Grand Totals	4,417	$8,053,164	$476,427	$950,874	$12,740

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$55,189	$520,989	$576,178
Total reserve on reinsured contracts	5	12,735	12,740
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$55,184	$508,254	$563,438
Deduction made therefrom (permitted under The Insurance Act)	3,589	92,714	96,303
Full deduction permitted, adjusted for reinsured, being	3,589	92,714	96,303
Net reserve carried in the liabilities	$51,595	$415,540	$467,135
Net reserve computed on the statutory basis (without deduction)	55,184	508,254	563,438

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan and were then valued by tables of mid-year reserves by the net premium method.

(a) No policies have been issued on lives resident in Tropical or sub-Tropical countries.

(b) Policies issued at a rated-up age were valued as at the rated-up age.

(c) The full level reserve was held on liened policies.

(d) No extra reserve was held where an extra premium whether annual or single was charged.

(e) Policies on lives classed as sub-standard were not issued except as above.

(f) For disability benefits, including the waiver of premium only and for benefits, including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 40 per cent. of the gross premiums paid from the date of issue of the policies. There were four disability claims in force at December 31st, 1928, and an additional reserve of three thousand five hundred dollars was maintained.

(g) No annuities on sub-standard lives have been issued.

(h) On business not reinsured a reserve was held equal to 50 per cent. of the current premium charged for the accidental death benefit.

(2) Items of Special Reserves:

(a) No additional reserve was held for prepaid or limited loadings in the case of single or limited payment policies.

(b) Where the cash values guaranteed exceed the OM(5) 3½ per cent. net value, an addition to the reserve was made so that the amount held at the end of the premium paying period would equal the cash guarantee.

(c) In the case of policies which had lapsed and were not continued under the automatic non-forfeiture provision but were subject to reinstatement, no extra reserve was held.

Miscellaneous Statement—*Continued*

(d) No reserve was held to cover option of renewal under term policies.

(e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.

(f) One immediate annuity with single premium is in force and was valued by the British Office Annuity Table with interest at 3½ per cent.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium, reserve and surrender values were calculated at the same age.

III. The average rate earned was 5.93 per cent.

IV. (a) No provision is made in the charter or By-laws for the division of surplus between shareholders and participating policyholders.

(b) A reserve of $2,500 was maintained on account of profits under par policies.

(c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company	Par Value	Book Value
Dominion of Canada, 5½%, November, 1934	$1,000 00	$1,025 00
City of Belleville, 4½%, April, 1957	5,000 00	4,963 11
City of Belleville, 4½%, April, 1957	5,000 00	4,624 02
City of Belleville, 4½%, April, 1955	5,000 00	4,636 99
City of Calgary, 5½%, January, 1954	2,000 00	2,141 78
City of Calgary, 5½%, June, 1944	1,000 00	1,053 28
City of Calgary, 5½%, January, 1954	3,000 00	3,212 67
Town of Collingwood, 5½%, June, 1935	1,000 00	1,000 00
Town of Collingwood, 5½%, June, 1936	2,000 00	2,000 00
Town of Collingwood, 5½%, June, 1937	2,000 00	2,000 00
City of Edmonton, 5½%, July, 1964	1,500 00	1,577 64
City of Edmonton, 5½%, July, 1964	2,000 00	2,103 52
City of Edmonton, 5½%, March, 1964	1,000 00	1,051 59
City of Edmonton, 5½%, November, 1945	5,000 00	5,282 29
City of Edmonton, 5½%, May, 1953	5,000 00	5,423 49
City of Fort William, 5%, July, 1955	1,000 00	1,014 23
City of Fort William, 5%, July, 1956	2,000 00	2,029 30
City of Fort William, 5%, July, 1957	2,000 00	2,030 47
County of Halton, 5½%, June, 1935	2,000 00	2,005 71
County of Halton, 5½%, June, 1936	3,000 00	3,008 57
City of Hamilton, 5%, May, 1943	3,000 00	3,000 00
City of Hamilton, 5%, April, 1941	4,000 00	4,016 50
City of Toronto, 5%, April, 1952	1,000 00	1,004 54
City of Toronto, 5%, December, 1949	2,000 00	2,009 08
City of Vancouver, 5½%, February, 1938	5,000 00	5,236 34
City of Victoria, 5½%, January, 1944	4,000 00	4,253 48
City of Victoria, 5½%, July, 1943	1,000 00	1,061 81
Village of Waterdown, 5½%, June, 1937	1,000 00	1,033 70
Township of York, 5%, July, 1957	3,000 00	3,000 00
City of Hamilton, 6%, October, 1934	7,000 00	
City of Hamilton, 6%, October, 1936	3,000 00	25,920 78
City of Hamilton, 6%, October, 1939	1,000 00	
City of Hamilton, 6%, October, 1940	14,000 00	
City of Hamilton, 5%, March, 1930	880 31	879 36
City of London, 5%, May, 1945	5,500 00	5,637 95
City of London, 5%, May, 1945	137 95	
City of London, 5%, January, 1944	1,000 00	1,004 60
City of London, 5%, June, 1942	1,000 00	1,004 60
City of Moose Jaw, 5½%, June, 1939	1,000 00	1,040 20
City of Moose Jaw, 5%, July, 1944	1,000 00	995 12
City of Niagara Falls, 5%, August, 1938	3,000 00	
City of Niagara Falls, 5%, August, 1939	3,000 00	
City of Niagara Falls, 5%, August, 1940	3,000 00	17,067 33
City of Niagara Falls, 5%, August, 1941	3,000 00	
City of Niagara Falls, 5%, August, 1942	3,000 00	
City of Niagara Falls, 5%, August, 1943	3,000 00	
City of Oshawa, 5%, December, 1936	5,000 00	5,000 00
City of Oshawa, 5%, December, 1934	5,000 00	5,000 00
City of Regina, 5%, June, 1957	2,000 00	2,030 68
City of Regina, 6½%, July, 1938	1,000 00	1,112 32
City of Toronto, 5%, April, 1945	1,000 00	1,001 95
City of Toronto, 5%, July, 1951	2,000 00	2,004 20
City of Toronto, 5%, July, 1940	1,000 00	1,004 61
City of Toronto, 5%, July, 1953	2,000 00	2,009 08
City of Toronto, 5%, October, 1952	1,000 00	1,004 54
Abitibi Power & Paper Co., 5%, June, 1953	2,000 00	1,760 00
Abitibi Power & Paper Co., 5%, June, 1953	5,000 00	4,350 00
Canada Cement Co., 5½%, November, 1947	5,000 00	5,085 61
Canadian Canners Ltd., 6%, July, 1950	5,000 00	5,112 50
Duke Price Power Co., 6%, May, 1966	5,000 00	5,329 56
Fraser Companies Ltd., 6%, January, 1950	5,000 00	5,075 00
Gatineau Power Co., 6%, June, 1941	5,000 00	5,157 99
Hamilton Cottons Co., 5½%, April, 1948	5,000 00	5,000 00
Manitoba Power Co., 5½%, January, 1951	10,000 00	10,345 86
Montreal Tramways Co., 5%, April, 1955	10,000 00	9,950 74
J. R. Moodie Co. Ltd., 6%, July, 1948	5,000 00	4,975 25
Nova Scotia Light & Power, 5%, June, 1958	5,000 00	4,925 69
Toronto Harbour Commissioners, 4½%, September, 1953	6,000 00	5,576 85
Toronto Housing Co., 5%, October, 1953	5,000 00	5,022 35
Winnipeg Electric Co., 6%, October, 1954	5,000 00	5,195 40
	$232,018 26	$233,379 23

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO.

Officers.—President, Peleg Howland, Toronto; Vice-Presidents, Chas. S. Macdonald and R. S. Waldie, Toronto; General Manager, Chas. S. Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Thos. J. Clarke, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto.

Date of incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$150,000	Premiums—Ontario (net)	$2,091,267
Total assets	64,536,724	Premiums—Total business (net)	12,597,768
Ontario business in force (gross)	63,342,088	Death Claims—Ontario (net)	544,210
Total business in force (gross)	291,724,524	Death Claims—Total business (net)	2,018,158

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent for Ontario.—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$64,618
Assets in Canada	498,501	Premiums—Canada (net)	418,931
Liabilities in Canada	163,459	Claims—Ontario (net)	35,146
		Claims—Canada (net)	287,373

CONSTITUTION INDEMNITY COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA., U.S.A.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Theo. Meunier, Montreal.

Chief or General Agent in Ontario.—F. Midgeley, 27 Wellington St. E., Toronto.

Date of incorporation, April 12, 1926. *Date commenced business in Canada.*—Jan. 1, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$13,349
Assets in Canada	35,640	Premiums—Canada (net)	61,808
Liabilities in Canada	24,547	Claims—Ontario (net)	9,693
		Claims—Canada (net)	28,374

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of incorporation.—1897. *Date commenced business in Canada.*—Nov. 6, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$328,156
Assets in Canada	538,343	Premiums—Canada (net)	787,974
Liabilities in Canada	371,048	Claims—Ontario (net)	162,626
		Claims—Canada (net)	356,017

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—Gilbert S. Pearcy, 13-15 Wellington St. East, Toronto.

Date of incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$169,432
Assets in Canada	880,805	Premiums—Canada (net)	658,143
Liabilities in Canada	392,138	Claims—Ontario (net)	70,093
		Claims—Canada (net)	250,320

*See note on page 1.

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager, Chas. H. Fuller.

Directors.—N. L. Paterson, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.

Date of incorporation.—1899. *Date commenced business in Canada.*—Dec. 31, 1901.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$498,895
Total assets	6,217,162	Premiums—Total business (net)	1,187,375
Ontario business in force (gross)	16,161,369	Death Claims—Ontario (net)	71,658
Total business in force (gross)	36,416,504	Death Claims—Total business (net)	1,187,375

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$86,117
Assets in Canada	$336,672	Premiums—Canada (net)	269,704
Liabilities in Canada	164,956	Claims—Ontario (net)	54,342
		Claims—Canada (net)	164,213

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stevenson.

Directors.—G. O. Somers, Pasdena, Cal.; Geo. A. Morson, Camaguey, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; Grant Hall, Montreal; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$182,419	Premiums—Ontario (net)	$1,033,517
Total assets	12,927,544	Premiums—Total business (net)	3,329,954
Ontario business in force (gross)	29,305,573	Death Claims—Ontario (net)	236,302
Total business in force (gross)	105,705,236	Death Claims—Total business (net)	418,196

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$717,900		
Life,—		*Life,*—	
Total assets	$322,256	Premiums—Ontario (net)	$73,729
Ontario business in force (gross)	3,619,822	Premiums—Total business (net)	151,595
Total business in force (gross)	5,777,022	Death Claims—Ontario (net)	10,600
		Death Claims—Total business (net)	11,430
Other than Life,—		*Other than Life,*—	
Total assets	$2,377,524	Premiums—Ontario (net)	$1,034,567
Total liabilities	1,233,469	Premiums—Total business (net)	1,723,768
Surplus protection of policyholders	1,144,055	Claims—Ontario (net)	441,154
		Claims—Total business (net)	686,828

*See note on page 1.

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Lieut.-Col. Robt. F. Massie, Toronto; Vice-President, Philip Pocock, London, Ontario.

Directors.—R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; C. S. McDonald, Toronto.

Date of incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$291,279	Premiums—Ontario (net)	$187,642
Total assets	779,833	Premiums—Total business (net)	286,745
Total liabilities	258,545	Claims—Ontario (net)	72,952
Surplus protection of policyholders	500,655	Claims—Total business (net)	82,646

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes, G. A. Dobbie.

Directors.—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, W. H. Malkin.

Date of incorporation.—Mar. 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$1,828,748
Total assets	22,223,899	Premiums—Total business (net)	4,185,989
Ontario business in force (gross)	62,115,475	Death Claims—Ontario (net)	187,081
Total business in force (gross)	124,951,985	Death Claims—Total business (net)	430,660

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of incorporation.—1904. *Date commenced business in Canada.*—July 22, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,311,476	Premiums—Ontario (net)	$251,614
Assets in Canada	638,000	Premiums—Canada (net)	705,672
Liabilities in Canada	374,048	Claims—Ontario (net)	133,393
		Claims—Canada (net)	415,047

T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

Directors.—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; C. N. Mills, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. C. McKee, Toronto; A. E. Stuart, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$86,000	Premiums—Ontario (net)	$11,718
Total assets	116,783	Premiums—Total business (net)	11,718
Total liabilities	1,106	Claims—Ontario (net)	965
Surplus protection of policyholders	115,677	Claims—Total business (net)	965

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—Lady F. McCrea Eaton, Toronto; W. G. Dean, Toronto; H. M. Tucker, Winnipeg, R. W. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto.

Date of incorporation.—June 22, 1920. *Date commenced business in Canada.*—Aug. 20, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$358,690
Total assets	1,966,061	Premiums—Total business (net)	602,258
Ontario business in force (gross)	9,784,468	Death Claims—Ontario (net)	8,150
Total business in force (gross)	17,852,024	Death Claims—Total business (net)	43,442

*See note on page 1.

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers (as at date of filing statement).—President and Manager, M. P. Langstaff; Secretary, J. Ross Paterson.

Directors (as at date of filing statement).—F. H. Kirkpatrick, M. P. Langstaff, S. R. Mackellar, B. R. McKenzie, J. M. Vaughan, A. H. Vanderburgh, T. H. Wilson, Ernest Pitt.

Auditors.—E. J. Howson, C.A., and A. B. Shepard, C.A.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000. Par value, $100.00.		
Capital stock at beginning of year	$1,456,900 00	$145,690 00
Calls on capital received during year, 15,911 shares, stock dividend at $5.00	.....	79,555 00
Capital stock issued during year	564,500 00	77,495 00
Total	$2,021,400 00	$302,740 00
Deduct capital stock forfeited or cancelled	23,800 00	3,100 00
Capital stock at end of year	$1,997,600 00	$299,640 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$371,006 50
Amount received during the year	188,579 50
Total amount paid to December 31st, 1928	$559,586 00

Synopsis of Ledger Accounts

As at December 31, 1927:		Decrease in ledger assets in 1928:	
Net ledger assets	$376,970 55	Disbursements	$264,482 04
Other ledger liabilities as follows:			
Premiums paid in advance	711 90	Decrease in unallotted stock	1,360 00
Accounts payable	16,569 83		
Receipts on unallotted stock	5,050 00		
Total ledger assets	$399,302 28	Total decrease	$265,842 04
Increase in ledger assets in 1928:		As at December 31, 1928:	
Income	$241,516 78	Net ledger assets	$604,577 94
Forfeited shares	319 00	Other ledger liabilities as follows:	
Increase in capital stock	74,395 00	Accounts payable	29,047 16
Premium on capital stock	188,579 50	Premiums paid in advance	955 42
		Receipts on unallotted stock	3,690 00
Total increase	$504,810 28	Total ledger assets	$638,270 52
Total	$904,112 56	Total	$904,112 56

Assets

Ledger Assets

Mortgage loans on real estate, first charges	$283,200 00
Amount secured by the Company's policies in force the reserve on each policy being in excess of all indebtedness: Loans to policyholders	13,530 29
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, see Schedule "D"*)	314,518 11
Book value of stocks owned by the Company. (*For details, see Schedule "E"*)	15,633 50
Cash:—On hand, $20.80; in bank, $11,367.82	11,388 62
Total ledger assets	$638,270 52

Non-Ledger Assets

Interest accrued	$7,801 32
Net premiums due and uncollected and deferred	44,009 24
Balance due from agents	8,811 77
Total non-ledger assets	$60,622 33
Total assets	$698,892 85

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	$302,775 00
Provision for unreported death losses and disability claims	13,000 00
Received from policyholders in advance	955 42
Provincial, municipal and other taxes due and accrued	2,997 34
Salaries, rents and office expenses due and accrued	832 72

Medical examiners' fees due and accrued		$952 00
Legal fees due and accrued		200 50
Commissions to agents due and accrued		7,078 38
Advance payments other than from policyholders		3,690 00
All other liabilities		3,986 22
Total liabilities		$336,467 58
Undivided surplus	$22,785 27	
Other reserves, special or surplus funds not included above:		
Reserve for contingencies	40,000 00	
		62,785 27
Capital stock paid in cash		299,640 00
Total Liabilities, Surplus and Capital		$698,892 85

Income

	First Year	Renewals	Single	Totals
Assurance premiums	$94,782 69	$145,435 44	$878 18	$241,096 31
Less reinsurance premiums paid	11,910 41	11,179 41	.....	23,089 82
Total net premiums	$82,872 28	$134,256 03	$878 18	$218,006 49
Interest and dividends				23,510 29
Total Income				$241,516 78

Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:—			
Death, endowment and disability claims:			
Amount assured	$8,842 87	$240 10	$9,082 97
Net surrender values			2,561 21
Net dividends:—In cash			2,134 75
Applied as single premiums:—			
To purchase bonus addition			878 18
To purchase premium reduction			94 75
Total net disbursements in respect of assurance contracts			$14,751 86
In respect of life annuity contracts:			
Cash payments to annuitants			100 00
Total net disbursements in respect of assurance and annuity contracts			$14,851 86
Taxes, licenses and fees			4,470 22
Head office expenses:—Salaries, $19,801.12; directors' fees, $682.00; auditors' fees, $700.00; travelling expenses, $3,081.09; rents, $1,994.85; miscellaneous, $3,509.21			29,768 27
Branch office and agency expenses:—Assurance commissions—first year, $52,882.50; renewal, $5,373.29; advanced to agents, $8,862.61; salaries, $20,677.86; miscellaneous, $27,581.80			115,378 06
All other expenses:—Advertising, $2,666.96; office furniture, $2,205.43; books and periodicals, $373.86; postage, $2,744.28; express, telegrams and telephones, $891.74; printing and stationery, $5.004.24; legal fees, $319.12; medical fees, $3,857.00; appraisement expenses, $445.00; miscellaneous, expense re sale of stock, $81,506.00			100,013 63
Total Disbursements			$264,482 04

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1927	1,557	$3,550,300	667	$1,030,629	622	$1,701,250	.....	2,846	$6,282,179
New issued	1,205	2,824,687	156	293,174	282	1,007,205	$1,525	1,643	4,126,591
Old revived	2	6,500	.....	.....	.....	.....	.....	2	6,500
Recovered from disability	.....	.....	.....	.....	.....	.....	.....	.....	.....
Old increased	.....	5,000	.....	.....	.....	.....	.....	.....	5,000
Transferred to	10	60,000	5	18,500	3	7,000	.....	18	85,500
Totals	2,774	$6,446,487	828	$1,342,303	907	$2,715,455	$1,525	4,509	$10,505,770
Less ceased by									
Death	3	22,500	4	8,201	.....	.....	.....	7	30,701
Expiry	.....	.....	.....	.....	2	5,500	.....	2	5,500
Surrender	15	18,000	13	20,750	1	1,000	.....	29	39,750
Lapse	181	299,750	70	88,900	132	337,110	.....	383	725,760
Decrease	.....	24,000	.....	7,250	.....	.....	.....	.....	31,250
Not taken	107	286,750	18	36,750	44	124,330	.....	169	447,830
Transferred from	6	19,500	4	6,000	8	60,000	.....	18	85,500
Total ceased	312	670,500	109	167,851	187	527,940	.....	608	$1,366,291
At end of 1928	2,462	$5,775,987	719	$1,174,452	720	$2,187,515	$1,525	3,901	$9,139,479
Reinsured	.....	$808,000	.....	$55,000	.....	$223,000	.....	.....	$1,086,000

Miscellaneous

New policies issued: Number, 1,643; gross amount, $4,126,591; reinsured, $544,500. Claims reinsured: Death claims, $7,000. Total amount in force divided as to dividend plan: Quinquennial, $238,050; deferred, $7,002,195; non-participating, $1,899,234; total, $9,139,479. Additional accidental death benefits: Gross amount issued, $860,650; reinsured, $860,650; in force, $1,406,010; reinsured, $1,406,010.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:—					
Life	2,335	$5,188,312	$238,142	$553,000	$16,993
Endowment Assurance	674	1,057,658	93,761	40,000	1,839
Term, etc	476	992,750	5,411	5,000	20
Bonus addition	.....	1,525	810	.....	.....
Additional accidental death benefits	.....	(1,268,650)	1,811	(1,268,650)	1,811
Disability reserve	.....	.....	6,371	.....	.....
Totals	3,485	$7,240,245	$346,306	$598,000	$20,663
Ordinary without Profits:—					
Life	120	$571,675	$38,658	$255,000	$13,253
Endowment assurance	41	117,294	22,635	15,000	82
Term, etc	255	1,210,265	7,552	218,000	1,387
Additional accidental death benefits	.....	(137,360)	200	(137,360)	200
Disability reserve	.....	.....	629	.....	.....
Special reserve	.....	.....	1,000	.....	.....
Totals	416	$1,899,234	$70,674	$488,000	$14,922
Grand Totals	3,901	$9,139,479	$416,980	$1,086,000	$35,585

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	$350,064	$70,674	$420,738
Total reserve on reinsured contracts	20,663	14,922	35,585
Total net reserve on the Company's basis of valuation before deduction permitted by statute	$329,401	$55,752	$385,153
Deduction made therefrom (permitted under The Ontario Insurance Act)	76,515	5,863	82,378
Full deduction permitted, adjusted for reinsured, being	(82,500)	(9,690)	(92,190)
Net reserve carried in the liabilities (3)—(4)	$252,886	$49,889	$302,775
Net reserve computed on the statutory basis (without deduction)	329,401	55,752	385,153

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The policies are valued (grouped as to plan and age) on the basis of the Om (5) Mortality tables at the rate of interest of 3½ per cent. the mid-year Reserve being taken; the age used for valuation being the same as the age nearest birthday at the date of issue of the policy. On all Standard Payment Life and Ordinary Life policies we have set up a higher reserve as suggested. We have also changed the valuation on the Sixteen Payment Twenty-Year Endowment. Our Business Man's Special and Select Savings Policies have been valued as outlined in your last letter to us.

Special Classes:

(a) There have been no policies on residents in tropical or sub-tropical countries.

(b) Policies issued at higher than true ages are valued at the higher age.

(c) No adjustment was made for policies being subject to liens.

(d) No variation was made for any extra premiums.

(e) No variation was made for special class lives.

(f) (1) In the case of disability insurance, reserve has been put up equal to one-half the disability receipts; (2) No disability claims having arisen no reserve therefore is required.

(g) Treated and valued as pure endowments.

(h) In the case of double indemnity reserve has been put up equal to one-half of the premium receipts.

(2) Items of Special Reserve:

(a) No extra reserve was put up on account of prepaid or limited loadings.

(b) There are only a few minor cases where the Guaranteed Dividends exceed in value the net Premium Reserve on the basis of valuation employed.

(c) There has been no cash surrender value on lapsed policies to deal with.

(d) An extra reserve of $1,000.00 has been set up to cover the option of conversion under Term Policies.

(e) No extra reserve has been set up to cover the option of conversion to higher premium policies, except as in (2) (d).

(f) No cases of special reserve other than those mentioned above to deal with.

II. The only modification is, the cash values are put in the policy at the rated-up age.

III. The average rate of interest earned during the year was 5½ per cent.

IV. The surplus paid policyholders in 1928 was an arbitrary distribution made by shareholders out of their premium or surplus.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 1934, 5½%	$60,000 00	$61,320 00
Victory Loan, 1934, 5½%	5,000 00	5,089 34
Province of Ontario, 1941, 6%	5,000 00	5,316 96
Province of Ontario, 1936, 6%	25,000 00	26,531 25
Province of Alberta, 1931, 6%	10,000 00	10,138 58
Province of British Columbia, 1946, 4½%	13,000 00	12,247 30
City of Toronto, 1940, 6%	15,000 00	15,787 32
City of Toronto, 1944, 6%	10,000 00	10,788 76
City of Toronto, 1935, 6%	5,000 00	5,303 00
City of Toronto, 1942, 6%	2,000 00	2,174 12
City of Windsor, 1930, 6%	430 65	434 61
City of Windsor, 1937, 6%	15,000 00	15,964 65
City of Sault Ste. Marie, 1948, 6%	1,000 00	1,092 18
City of Sault Ste. Marie, 1945, 5½%	2,000 00	2,088 40
City of North Bay, 1937, 5%	2,548 47	2,525 53
City of North Bay, 1941, 5%	3,097 69	3,061 14
City of North Bay, 1944, 5%	858 65	847 06
City of Edmonton, 1945, 5½%	5,000 00	5,027 00
City of Three Rivers, 1957, 5%	14,000 00	14,215 60
City of Montreal, 1953, 4½%	24,970 86	23,030 62
City of Hull, 1947, 5%	12,500 00	12,500 00
City of Hamilton, 1934, 6%	4,000 00	4,216 00
City of Hamilton, 1935, 6%	2,000 00	2,123 00
City of Sudbury, 1933, 5%	1,004 41	993 46
Town of Georgetown, 1937, 5½%	2,452 15	2,520 36
Town of Georgetown, 1936, 5½%	500 00	513 00
Town of Bridgeburg, 1957, 5%	5,000 00	4,962 15
Village of Norwich, 1935, 6%	319 86	332 78
Village of Norwich, 1936, 6%	339 05	353 22
Village of Norwich, 1937, 6%	359 40	374 60
Village of Fort Erie, 1954, 5½%	2,213 85	2,291 77
Village of Fort Erie, 1955, 5½%	2,335 61	2,419 46
Village of Fort Erie, 1956, 5½%	2,464 07	2,554 00
Village of Fort Erie, 1957, 5½%	2,599 59	2,695 77
County of Ontario, 1934, 5%	1,033 45	1,054 11
County of Ontario, 1935, 5%	1,085 14	1,109 23
County of Ontario, 1936, 5%	1,139 39	1,167 65
County of Ontario, 1937, 5%	1,000 00	1,027 40
County of Ontario, 1938, 5%	1,000 00	1,029 80
Town of Smith's Falls, 1932, 5½%	1,000 00	1,010 71
Township of East York, 1931, 5½%	940 68	949 71
Township of East York, 1934, 5½%	846 99	862 06
Township of East York, 1935, 5½%	810 09	826 53
Township of East York, 1937, 5½%	840 30	861 30
Township of East York, 1941, 5½%	966 89	998 70
Township of East York, 1947, 5½%	971 54	1,012 44
Township of East York, 1943, 5½%	4,000 00	4,209 20
Township of East York, 1944, 5%	4,000 00	4,044 00
Township of East York, 1945, 5%	10,000 00	10,114 00
Township of East York, 1946, 5%	1,000 00	1,011 90
Province of Ontario, H.E.P.C., 1940, 6%	10,000 00	10,894 24
Canadian Northern Pacific Railway, 1950, 4%	2,920 00	2,520 54
Montreal Protestant Central School, 1943, 5%	8,000 00	7,981 60
Totals	308,548 78	$314,518 11

Schedule "E"

Goodyear Tire Preferred, 80 shares, 7%	$8,000 00	$8,584 00
Goodyear Tire Preferred, 50 shares, 7%	5,000 00	5,390 00
Maple Leaf Milling Preferred, 10 shares, 7%	1,000 00	1,108 00
Maple Leaf Milling Preferred, 5 shares, 7%	500 00	551 50
Totals	$14,500 00	$15,633 50

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—Oct. 25, 1880. *Date commenced business in Canada.*—Feb. 20, 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£359,772	Premiums—Ontario (net)	$893,041
Assets in Canada	$3,008,707	Premiums—Canada (net)	3,951,927
Liabilities in Canada	2,347,235	Claims—Ontario (net)	400,556
		Claims—Canada (net)	2,526,530

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lieut.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; John B. Kay, Toronto; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee.

Date of incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$35,046
Total assets	457,247	Premiums—Total business (net)	67,067
Total liabilities	64,534	Claims—Ontario (net)	13,497
Surplus protection of policyholders	392,713	Claims—Total business (net)	14,732

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—T. S. Minton, 17 Queen St. East, Toronto.

Date of incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$12,923
Assets in Canada	240,622	Premiums—Canada (net)	70,992
Liabilities in Canada	33,826	Claims—Ontario (net)	7,029
		Claims—Canada (net)	43,870

THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Incorporated by Letters Patent.—March 9, 1904. *Commenced business.*—April, 1904.

Officers (as at date of filing statement).—President, J. M. Walton; Vice-Presidents, W. H. Shapley, D. Urquhart; Manager, H. L. Sutherland; Secretary, Geo. M. Begg.

Directors (as at date of filing statement).—Geo. M. Begg, C. D. Daniel, J. H. McKnight, Dr. T. F. McMahon, W. H. Shapley, H. L. Sutherland, D. Urquhart, Geo. A. Urquhart, J. M. Walton.

Auditors.—Neff, Robertson & Co., Toronto.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00. No. of shares, 5,000. Par value, $100.00.		
Capital stock at beginning of year	$354,000 00	$35,400 00
Total	$354,000 00	$35,400 00
Capital stock at end of year	$354,000 00	$35,400 00

Total of calls made to date 10 per cent.

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$34,200 00
Total amount paid to December 31st, 1928	$34,200 00

Synopsis of Ledger Accounts

As at December 31, 1927:		Decrease in Ledger Assets in 1928:	
Net ledger assets	$1,280,860 17	Disbursements	$174,451 69
Total Ledger Assets	$1,280,860 17	Total Decrease	$174,451 69
Increase in ledger assets in 1928:		As at December 31, 1928:	
Income	$252,939 74	Net ledger assets	$1,368,555 43
Amount by which ledger assets were written up	9,207 21	Bank overdraft	18,750 78
Increase in bank overdraft	18,750 78		
Total Increase	$280,897 73	Total Ledger Assets	$1,387,306 21
Total	$1,561,757 90	Total	$1,561,757 90

Assets

Ledger Assets

First mortgages on real estate	$553,220 48
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—	
Loans to policyholders	164,885 25
Advances to policyholders under automatic non-forfeiture provisions	67,524 51
Book value of bonds, debentures and debenture stocks owned. (*For details see Schedule "D"*)	599,244 85
On hand at head office	2,431 12
Total Ledger Assets	$1,387,306 21

Non-Ledger Assets

Interest due and accrued	$21,528 63
Net premiums due and uncollected and deferred	22,209 36
Total Non-Ledger Assets	$43,737 99
Total Assets	$1,431,044 20

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain	$1,204,976 00
Net liability for payments due under contracts	6,000 00
Received from policyholders in advance:—Premiums, $1,810.95; interest, $4,500.00	6,310 95
Provincial, municipal and other taxes due and accrued	2,500 00
Medical examiners' fees due and accrued	375 00
Bank overdrafts	18,750 78
All other liabilities:—Library bureau, $45.32; auditors, $250.00	295 32
Surplus contingently allotted to deferred dividend policyholders	1,500 00
Shareholders' surplus	154,936 15
Capital stock paid in cash	35,400 00
Total Liabilities, Surplus and Capital	$1,431,044 20

Income

	First Year	Renewals	Single	Totals
Assurance premiums	$18,993 04	$166,265 09	$1,097 00	$186,355 13
Less reinsurance premiums paid	1,222 46	15,938 63	.....	17,161 09
Tot Net Premiums	$17,770 58	$150,326 46	$1,097 00	$169,194 04
Interest and dividends				80,141 70
Dominion income tax refund				3,604 00
Profit on sale or maturity of ledger assets:—Bonds, $9,207.21				9,207 21
Total Income				$262,146 95

Statement for the Year Ending 31st December, 1928—*Continued*

Disbursements

	Death Claims	Matured Endowments	
In respect of assurance contracts:—			
Death, endowment and disability claims:—			
Amount assured, ordinary	$27,500 00	$43,500 00	
Net totals, ordinary	$27,500 00	$43,500 00	
			$71,000 00
Net surrender values			56,906 98
Net dividends:—in cash			576 59
Total net disbursements in respect of assurance contracts			$128,483 57
Interest or dividends to shareholders			3,540 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate			2,687 69
Head office expenses:—Salaries, $11,280.00; directors' fees, $760.00; auditors' fees, $316.24; rents, $2,700.00; miscellaneous, $1,000.38			16,056 62
Branch office and agency expenses:—Assurance commissions: first year, $3,198.88; salaries, $14,837.00; travelling expenses, $607.69			18,643 57
All other expenses:—Advertising, $615.22; books and periodicals, $192.00; postage, $581.38; express, telegrams and telephones, $151.17; printing and stationery, $388.47; legal fees, $268.00; commissions on loans, $130.00; medical fees, $2,659.00; appraisement expenses, $55.00			5,040 24
Total Disbursements			$174,451 69

Exhibit of Policies (Ordinary)

(In respect of entries on this page "reinsured" means "reinsured with other insurers licensed in this province.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1927	2,638	$4,843,569	977	$1,248,564	210	686,437	3,825	$6,778,570
New issued	467	785,000	58	69,500	23	84,000	548	938,500
Old revived	2	2,000	2	2,000	.....	.....	4	4,000
Old increased	.....	1,000	.....	.....	.....	.....	.....	1,000
Transferred to	5	12,000	1	1,000	1	5,000	7	18,000
Totals	3,112	$5,643,569	1,038	$1,321,064	234	$775,437	4,384	$7,740,070
Less ceased by:								
Death	14	17,000	6	12,500	1	1,000	21	30,500
Maturity	.....	.....	37	43,500	.....	.....	37	43,500
Surrender	100	159,500	56	69,689	.....	.....	156	229,189
Lapse	169	235,500	13	13,500	36	140,248	218	389,248
Decrease	.....	14,570	.....	3,621	.....	5,022	.....	23,213
Not taken	54	96,500	3	7,000	1	5,000	58	108,500
Transferred from	2	6,000	1	2,000	4	10,000	7	18,000
Total ceased	339	$529,070	116	$151,810	42	$161,270	497	$842,150
At end of 1928	2,773	$5,114,499	922	$1,169,254	192	$614,167	3,887	$6,897,920
Reinsured	.....	$486,250	.....	$23,000	.....	$167,559	.....	$676,809

Miscellaneous

New policies issued and paid for in cash:—Number, 490; gross amount, $830,000; reinsured, $56,000; matured endowments, $43,500. Total amount in force divided as to dividend plan:—Annual, $27,729; deferred, $51,000; non-participating, $6,820,191; total, $6,897,920.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary with Profits:—					
Life	26	$62,729	$19,419 66	$5,000	$2,085 90
Endowment assurance	11	14,000	10,009 48	.....	.....
Totals	37	$76,729	$29,429 14	$5,000	$2,085 90
Ordinary without Profits:—					
Life	2,747	$5,052,770	$832,291 15	$481,250	$59,613 17
Endowment assurance	911	1,155,254	421,945 91	23,000	5,752 29
Term, etc.	192	614,167	5,034 96	167,559	1,063 09
Totals	3,850	$6,822,191	$1,259,272 02	$671,809	$66,428 55
Grand Totals	3,887	$6,897,920	$1,288,701 16	$676,809	$68,514 45

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts..	$29,429 14	$1,259,272 02	$1,288,701 16
Total reserve on reinsured contracts.....	2,085 90	66,428 55	68,514 45
Total net reserve on the Company's basis of valuation before deduction permitted by statute..	$27,343 24	$1,192,843 47	$1,220,186 71
Deduction made therefrom.....	.....	15,210 71	15,210 71
Full deduction permitted, adjusted for reinsured, being.....	.....	39,016 45	39,016 45
Net reserve carried in the liabilities.....	$27,343 24	$1,177,632 76	$1,204,976 00
Net reserve computed on the statutory basis (without deduction).....	27,343 24	1,192,843 47	1,220,186 71
Reserve maintained by the Company in excess of the statutory reserve.....	.....	23,805 74	23,805 74

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

(1) The "Reserve" is calculated on the OM(5) Table with interest at 3½ per cent. on the mid-year basis at age at nearest birthday.

Special Classes:

(a) No policies are issued in tropical or sub-tropical countries.

(b) Policies issued at higher than true ages are valued at the higher age.

(c) Policies issued subject to liens are valued at face of policy.

(d) No policies are issued subject to an extra premium, other than those at a rated-up age.

(e) No policies are issued subject to an extra special class lives other than those which are liened or issued at a rated-up age.

(f) (1) Reserves for policies with disability benefits have been estimated, and exceed half of premiums received; (2) no claims for disability have occurred as yet, so no reserves required for this.

(g) No annuities have been issued.

(h) No policies have been issued providing for additional accidental death benefits.

(2) Items of Special Reserve:

(a) No special Reserves are set up under Limited and Single Premium Policies on account of loadings—no annuities have been issued.

(b) For guaranteed benefits exceeding the net premium reserve, a special pure Endowment Reserve is maintained.

(c) No provision is made in reserve for lapsed policies subject to reinstatement.

(d) No provision is made in reserve to cover option of renewal of Term Policies.

(e) No provision is made in reserve to cover option of conversion to higher premium policies.

(f) No items of special reserve other than above. No other modifications or limitations are made under special class policies referred to in 1 (1) (a) to (f) above.

II. No other modifications or limitations are made under special class policies referred to in 1 (1) (a) to (f) above.

III. The average rate of interest earned during the year was 6.25 per cent.

IV. The Distribution of Surplus:

Business is issued on non-participating plan with exception of a very few policies issued in first year or two of business.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Alberta, £500, June 1, 1938, 4%.....	$2,433 33	$1,992 30
Province of Alberta, 4½% Gold Bonds, October 1, 1958, 4½%....	25,000 00	23,500 00
FOREIGN		
Province of Buenos Aires, Sinking Fund Gold Bond, March 1, 1961, 6%.....	25,000 00	23,879 45
Kingdom of Norway, Sinking Fund Gold Bonds, March 15, 1963, 5%.....	10,000 00	9,726 40
Republic of Colombia, Sinking Fund Gold Bonds, October 1, 1961, 6%.....	25,000 00	23,692 50
Department of Cundinarnarca, Republic of Colombia, Sinking Fund Gold Bonds, November 1st, 1959, 6½%.....	10,000 00	9,326 35
Republic of Bolivia, Sinking Fund Bond of 1928, March 1, 1969, 7%	15,000 00	14,550 00
United States of Brazil, Sinking Fund Gold Bonds, October 15, 1957, 6½%.....	5,000 00	4,818 75
Republic of Peru, Sinking Fund Gold Bonds (First Series), December 1, 1960, 6%.....	25,000 00	22,687 50
York-Adelaide Realty Co., Ltd., First Mortgage Bonds, December 1, 1945, 7%.....	2,000 00	2,019 40
Burns & Co., Ltd., First Mortgage Sinking Fund Bonds, June 1, 1948, 5½%.....	25,000 00	24,752 30

Schedule "D."—*Continued*

	Par Value	Book Value
Clarendon Apartments, Ltd., First Mortgage Bonds, July 15, 1946, 7%	$5,000 00	$4,901 40
Tokyo Electric Co., Ltd., First Mortgage Gold Bonds, July 15, 1953, 6%	5,000 00	4,515 90
Canadian National Railways, Perpetual 4% Consolidated Debenture Stock, £10,300, 4%	50,126 66	44,111 46
Canadian Northern Western Railway (Province of Alberta Guarantee), £1,227, February 16, 1942, 4½%	5,971 40	5,113 37
Temiskaming & Northern Ontario Railway (guaranteed by Province of Ontario), February 1, 1946, 4%	25,000 00	22,725 00
French National Mail Steamship Lines, Sinking Fund Gold Bond (guaranteed by French Government), May 1, 1952, 6%	25,000 00	24,509 32
Town of Sydney Mines, C.B., September 6, 1942, 5%	5,000 00	4,585 32
City of Windsor, Ontario, June 1, 1940, 5½%	1,664 22	
City of Windsor, Ontario, June 1, 1941, 5½%	1,755 75	
City of Windsor, Ontario, June 1, 1942, 5½%	1,852 32	11,176 10
City of Windsor, Ontario, June 1, 1943, 5½%	1,954 20	
City of Windsor, Ontario, June 1, 1944, 5½%	2,061 68	
City of Windsor, Ontario, June 1, 1945, 5½%	2,175 07	
Town of Eastview, Ontario, April 1, 1941, 7%	5,000 00	5,168 70
City of Winnipeg, £3,300 Debenture Stock, February 1, 1963, 4½%	16,060 00	12,176 86
Town of Parry Sound, August 1, 1945, 6%	8,143 12	
Town of Parry Sound, August 1, 1946, 6%	8,631 71	22,388 44
Town of Parry Sound, August 1, 1947, 6%	6,149 61	
Town of St. Michel de Laval, Que., December 1, 1954, 6%	9,000 00	8,478 60
Town of St. Michel de Laval, Que., May 1, 1955, 6%	21,000 00	19,774 73
Town of Montreal North, May 1, 1955, 6%	2,000 00	3,766 59
Town of Montreal North, May 1, 1956, 6%	2,000 00	
Town of Leaside, Ontario, June 15, 1952, 5½%	4,203 65	8,486 08
Town of Leaside, Ontario, June 15, 1953, 5½%	4,434 93	
City of Edmonton, March 1, 1954, 5½%	28,000 00	27,088 95
Town of Glace Bay, C.B., August 28, 1944, 5½%	30,000 00	30,000 00
City of Edmonton, June 15, 1945, 5½%	25,000 00	24,622 15
Township of Tisdale, Ontario, September 1, 1934, 6%	8,559 52	8,559 52
City of Edmonton, November 1, 1945, 5½%	7,000 00	7,035 00
Town of Riverside, July 31, 1929, 5½%	1,472 50	
Town of Riverside, July 31, 1930, 5½%	1,553 49	
Town of Riverside, July 31, 1931, 5½%	1,638 94	
Town of Riverside, July 31, 1932, 5½%	1,729 08	
Town of Riverside, July 31, 1933, 5½%	1,824 18	
Town of Riverside, July 31, 1934, 5½%	1,924 51	
Town of Riverside, July 31, 1935, 5½%	2,030 36	
Town of Riverside, July 31, 1936, 5½%	2,142 02	
Town of Riverside, July 31, 1937, 5½%	2,259 84	
Town of Riverside, July 31, 1938, 5½%	2,384 13	43,745 52
Town of Riverside, July 31, 1939, 5½%	2,515 25	
Town of Riverside, July 31, 1940, 5½%	2,653 59	
Town of Riverside, July 31, 1941, 5½%	2,799 54	
Town of Riverside, July 31, 1942, 5½%	2,953 52	
Town of Riverside, July 31, 1943, 5½%	3,115 96	
Town of Riverside, July 31, 1944, 5½%	3,287 34	
Town of Riverside, July 31, 1945, 5½%	3,468 14	
Town of Riverside, July 31, 1946, 5½%	3,658 89	
City of Edmonton, May 1, 1953, 5½%	25,000 00	25,168 76
City of Verdun, Que., Schools, May 1, 1953, 5½%	20,000 00	20,468 76
Timmins, Separate Schools, February 1, 1938-40, 5½%	9,000 00	9,185 33
Canada Cement Company, First Mortgage Sinking Fund Gold Bond, November 1, 1947, 5½%	5,000 00	5,097 82
United Grain Growers, First Mortgage Sinking Fund Gold Bond, January 2, 1948, 5%	5,000 00	4,815 00
Windsor Arms Limited, First Mortgage Sinking Fund Bonds, June 1, 1947, 6½%	10,000 00	9,903 47
Clarendon Apartments, Ltd., First Mortgage Sinking Fund Bonds, December 15, 1946, 7%	5,000 00	4,950 00
Godfrey Realty Co., First Mortgage Bonds, June 1, 1942, 6%	10,000 00	9,713 20
Metropolitan Building, Ltd., First Mortgage Bonds, July 15, 1944, 7%	2,000 00	2,068 55
Crescent Road Apartments, Ltd., First Mortgage Bonds, September 1, 1946, 7%	4,000 00	4,000 00
Totals	$625,588 45	$599,244 85

ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of incorporation.—1902. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£56,000	Premiums—Ontario (net)	$30,022
Assets in Canada	$168,255	Premiums—Canada (net)	92,467
Liabilities in Canada	88,951	Claims—Ontario (net)	14,266
		Claims—Canada (net)	43,947

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, David Fasken, K.C., Toronto; 1st Vice-President, Alex. Fasken, K.C., Toronto; 2nd Vice-President, Joseph Wright, Toronto; 3rd Vice-President, W. H. Gooderham, Toronto; General Manager, T. A. Dark, A.I.A., F.A.S., Toronto.

Directors.—Hon. J. L. Perron, Montreal; George E. Weir, Dresden, Ont.; W. H. Gooderham, Toronto; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; Geo. B. Nicholson.

Date of incorporation.—Aug. 7, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$150,000	Premiums—Ontario (net)	$995,013
Total assets	14,872,896	Premiums—Total business (net)	2,758,189
Ontario business in force (gross)	35,505,254	Death Claims—Ontario (net)	131,274
Total business in force (gross)	85,273,827	Death Claims—Total business (net)	397,389

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO.

Incorporated.—December 5th, 1922. *Commenced business.*—January 2nd, 1923.

Officers (as at date of filing statement).—President, E. B. Stockdale; Vice-President, H. G. Scholfield, M.P.P.; Managing Director, H. Begg; Secretary, W. H. Buscombe.

Directors (as at date of filing statement).—E. B. Stockdale, H. C. Scholfield, H. Begg, F. K. Morrow, W. H. Mara, Frank Shannon, W. R. Begg, W. S. Morden, K.C., S. C. Tweed.

Auditors.—Neff, Robertson & Co., Toronto.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.00. No. of shares, 10,000. Par value, $100.00.		
Capital stock at beginning of year	$400,000 00	$100,000 00
Capital stock issued during year	100,000 00	25,000 00
Total	$500,000 00	$125,000 00
Capital stock at end of year	$500,000 00	$125,000 00

Total calls made to date, 25 per cent.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$20,000 00
Amount received during the year	45,471 48
Total amount paid to December 31st, 1928	$65,471 48

Assets

Market value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	$272,750 64
Cash on hand and in banks (on hand, $5,365.77; in bank, $25,511.34)	30,877 11
Interest due and accrued	2,548 48
Agents' balances and premiums uncollected	25,076 31
Total Admitted Assets of the Company	$331,252 54

*See note on page 1.

Liabilities

All in the Province

Total provision for unpaid claims		$3,484 49
Total net reserve, $146,875.35: carried out at 80 per cent. thereof		117,500 28
Taxes due and accrued		3,003 67
Reinsurance premiums		8,778 81
Total of all liabilities except capital stock		$132,767 25
Capital stock paid in cash	$125,000 00	
Surplus in Profit and Loss account	73,485 29	
Excess of assets over liabilities		198,485 29
Total Liabilities		$331,252 54

Profit and Loss Account

All in the Province

Net premiums written	$151,648 53
Reserve of unearned premiums:	
At beginning of year	105,751 46
At end of year	117,500 28
Increase	$11,748 82
Net premiums earned	$139,899 71
Net claims incurred	$60,444 88
Net adjustment expenses	2,274 98
Commissions	30,236 08
Taxes	6,049 45
Salaries, fees and travelling, other expenses	27,435 97
Underwriting profit	$13,458 35
Other revenue:	
Interest earned	12,862 46
Net profit for the year	26,320 81

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$102,681 26
Net profit brought down	26,320 81
Premium on capital stock received in cash	45,471 48
Total	$174,473 55
Increase in paid in capital stock	25,000 00
Total	$199,473 55
Increase in disallowed assets	988 26
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$198,485 29

Summary of Risks and Premiums—Fire

All in Ontario

	Amount	Premium
Gross in force at end of 1927	$39,976,558 00	$373,947 97
Taken in 1928, new and renewed	26,369,762 00	251,327 56
	$66,346,320 00	$625,275 53
Ceased during 1928 (including renewed)	$19,972,874 00	$205,645 19
Gross in force, December 31st, 1928	$46,373,446 00	$419,630 34
Reinsurance in force, December 31st, 1928	14,029,872 00	130,312 91
Net in force, December 31st, 1928	$32,343,574 00	$289,317 43

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 1934, 5½%	$24,500 00	$25,016 70
Dominion of Canada, 1937, 5½%	500 00	533 68
Dominion of Canada, 1944, 4½%	1,500 00	1,456 60
Canadian National Railways, 1930, 5%	6,000 00	5,975 28
Canadian National Railways, 1957, 4½%	40,000 00	40,550 00
Canadian National Railways, 1957, 4½%	10,000 00	10,100 00
Canadian Northern Railway, 1934, 4%	7,300 00	6,873 28
Province of British Columbia, 1953, 4½%	10,000 00	9,496 00
Province of Ontario, 1941, 6%	6,000 00	6,583 92
Province of Ontario, 1946, 4½%	5,000 00	4,769 50
Province of Ontario, 1948, 5%	40,000 00	43,000 00
Province of Ontario, 1948, 5%	10,000 00	10,687 50
City of Belleville, 1942, 6%	5,000 00	5,351 07
City of Brantford, 1940, 4½%	5,000 00	4,763 12
City of Galt, 1938, 6%	3,000 00	3,152 72
City of Hamilton, 1930, 5%	1,000 00	993 06

	Par Value	Book Value
Town of Mimico, 1948-1949, 5%	$5,000 00	$5,066 71
City of Niagara Falls, 1932-1949, 5½%	5,000 00	4,989 44
Town of Oshawa, 1934, 5½%	8,859 64	8,961 06
City of Stratford, 1930-1934, 5%	3,500 00	3,462 52
City of Toronto, 1929, 5½%	1,000 00	1,002 85
City of Toronto, 1937, 5%	3,000 00	3,045 00
City of Toronto, 1938, 5%	5,000 00	4,896 55
City of Toronto, 1938-1940, 6%	3,000 00	3,251 22
City of Toronto, 1945-1949, 5%	3,000 00	3,000 00
City of Toronto, 1950, 5%	20,000 00	21,242 00
Town of Waterloo, 1931-1933, 5½%	5,012 36	5,044 83
City of Windsor, 1960, 4½%	5,000 00	4,383 15
City of Windsor, 1952, 5½%	25,435 85	25,435 85
‡Totals	$267,607 85	$273,083 61

FEDERATED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, 100 Adelaide St. E., Toronto.

Chief or General Agent in Ontario.—Dale & Co., Metropolitan Bldg., Toronto.

Date of incorporation.—May 1, 1906. *Date commenced business in Canada.*—June 10, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,512,533	Premiums—Ontario (net)	$29,247
Assets in Canada	90,743	Premiums—Canada (net)	96,654
Liabilities in Canada	61,671	Claims—Ontario (net)	20,972
		Claims—Canada (net)	44,684

FIDELITY AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HOUSTON, TEXAS.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton, Ont.

Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton, Ont.

Date of incorporation.—1927 *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$19,810
Assets in Canada	71,686	Premiums—Canada (net)	65,694
Liabilities in Canada	31,194	Claims—Ontario (net)	5,597
		Claims—Canada (net)	26,494

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. A. DeClercq, Montreal.

Chief or General Agent in Ontario.—

Date of incorporation.—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	.....
Assets in Canada	291,694	Premiums—Canada (net)	.....
Liabilities in Canada	18,031	Claims—Ontario (net)	.....
		Claims—Canada (net)	.....

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.

Directors.—W. Geo. Hynson, Baltimore, Md.; R. Howard Bland, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; J. Allan Ross, Toronto; Alfred C. Bethune, Ottawa; Alfred Savarde, K.C., Quebec, Que.; C. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto, L. B. Campbell.

Date of incorporation.—June 4, 1921. *Date commenced business in Canada.*—Feb. 9, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$138,528
Total assets	494,550	Premiums—Canada (net)	288,445
Total liabilities	178,812	Claims—Ontario (net)	48,970
Surplus protection of policyholders	315,737	Claims—Total business (net)	115,829

*See note on page 1.
‡Carried in Assets at market value.

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of incorporation.—Jan. 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$170,259
Assets in Canada	875,241	Premiums—Canada (net)	509,497
Liabilities in Canada	368,371	Claims—Ontario (net)	79,053
		Claims—Canada (net)	170,045

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Theodore Meunier, Montreal.
Chief or General Agent in Ontario.—F. Midgeley, 27 Wellington St. E., Toronto.
Date of incorporation.—1820. *Date commenced business in Canada.*—March 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$148,041
Assets in Canada	608,957	Premiums—Canada (net)	528,998
Liabilities in Canada	362,298	Claims—Ontario (net)	68,770
		Claims—Canada (net)	299,844

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. Senator R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.

Directors.—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; Hon. Sir Lomer Gouin, P.C., K.C.M.G., Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. P. Lemieux, K.C., P.C., Montreal; Donat Raymond, Montreal; W. G. Ross, Winnipeg; Capt. Wm. Robinson.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.
Date of incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$134,902
Total assets	1,350,088	Premiums—Total business (net)	348,980
Total liabilities	591,828	Claims—Ontario (net)	74,258
Surplus protection of policyholders	758,259	Claims—Total business (net)	165,743

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.
Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.
Date of incorporation.—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$60,543
Assets in Canada	401,455	Premiums—Canada (net)	207,133
Liabilities in Canada	148,941	Claims—Ontario (net)	37,357
		Claims—Canada (net)	135,616

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.
Chief or General Agent in Ontario.—R. F. Massie, 465 Bay St., Toronto.
Date of incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,500,000	Premiums—Ontario (net)	$60,880
Assets in Canada	361,728	Premiums—Canada (net)	224,250
Liabilities in Canada	161,609	Claims—Ontario (net)	13,393
		Claims—Canada (net)	60,137

*See note on page 1.

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. D. Baldwin, 17 St. John [St., Montreal, Que.

Chief or General Agent in Ontario.—Gilbert Sanderson Pearcy, 15 Wellington St. East, Toronto.

Date of incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$20,302
Assets in Canada	104,339	Premiums—Canada (net)	86,326
Liabilities in Canada	52,391	Claims—Ontario (net)	5,644
		Claims—Canada (net)	45,134

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 82-8 King St. East, Toronto.

Date of organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$30,974
Assets in Canada	184,477	Premiums—Canada (net)	158,519
Liabilities in Canada	99,312	Claims—Ontario (net)	4,506
		Claims—Canada (net)	33,592

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1829. *Date commenced business in Canada.*—Feb. 27, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	†Premiums—Ontario (net)	
Assets in Canada	246,445	†Premiums—Canada (net)	nil
†Liabilities in Canada	nil	†Claims—Ontario (net)	nil
		†Claims—Canada (net)	nil

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Col. J. F. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

Directors.—F. Norrie-Miller, J.P., Perth, Scotland; J. A. McIntosh, K.C., Toronto; E. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto.

Date of incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$135,000	Premiums—Ontario (net)	$671,865
Total assets	1,963,291	Premiums—Total business (net)	1,162,506
Total liabilities	878,728	Claims—Ontario (net)	235,268
Surplus protection of policyholders	1,084,562	Claims—Total business (net)	503,928

*See note on page 1.
†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.

Chief or General Agent in Ontario.—Thomas H. Hall, 357 Bay St., Toronto.

Date of incorporation.—Feb. 23, 1891. *Date commenced business in Canada.*—July 14, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,320,000	Premiums—Ontario (net)	$211,875
Assets in Canada	893,711	Premiums—Canada (net)	603,803
Liabilities in Canada	296,453	Claims—Ontario (net)	71,305
		Claims—Canada (net)	364,315

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(*Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances*).

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—T. F. Dobbin, Montreal.

Chief or General Agent in Ontario.—A. M. Browne, 170 Pacific Ave., Toronto.

Date of incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	12,000,000	Premiums—Ontario (net)	$12,125
Assets in Canada	$364,551	Premiums—Canada (net)	104,836
Liabilities in Canada	52,989	Claims—Ontario (net)	4,452
		Claims—Canada (net)	55,033

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. R. Davis, Oshawa.

Chief or General Agent in Ontario.—O. R. Davis, Oshawa.

Date of incorporation.—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$159,885
Assets in Canada	359,524	Premiums—Canada (net)	397,967
Liabilities in Canada	209,049	Claims—Ontario (net)	71,008
		Claims—Canada (net)	184,421

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Compagnie d'Assurances Generales L'Incendie*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Thos. F. Dobbin, Montreal.

Chief or General Agent in Ontario.—William Johnston, 43 Adelaide St. East, Toronto.

Date of incorporation.—1819. *Date commenced business in Canada.*—July 20, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	20,000,000	Premiums—Ontario (net)	$26,268
Assets in Canada	$179,331	Premiums—Canada (net)	142,406
Liabilities in Canada	108,148	Claims—Ontario (net)	12,905
		Claims—Canada (net)	47,870

*See note on page 1.

GENERAL INDEMNITY CORPORATION OF AMERICA*

HEAD OFFICE, ROCHESTER, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. G. LeClerc, Montreal.
Chief or General Agent in Ontario.—J. G. LeClerc, 359 St. James St., Montreal.
Date of incorporation.—1914. *Date commenced business in Canada.*—1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$584
Assets in Canada	1,587,189	Premiums—Canada (net)	1,527
Liabilities in Canada	57,605	Claims—Ontario (net)	.....
		Claims—Canada (net)	.....

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON.

Principal Office in Canada, Vancouver.

Manager or Chief Executive Officer in Canada.—Colin A. Manlove, Vancouver, B.C.
Chief or General Agent in Ontario.—Norman S. Jones, Imperial Bldg., Hamilton.
Date of incorporation.—Feb. 28, 1923. *Date commenced business in Canada.*—Dec., 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$30,042
Assets in Canada	139,517	Premiums—Canada (net)	181,681
Liabilities in Canada	81,930	Claims—Ontario (net)	1,976
		Claims—Canada (net)	24,482

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.
Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto.
Date of incorporation.—1853. *Date commenced business in Canada.*—April 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$18,013
Assets in Canada	133,934	Premiums—Canada (net)	46,608
Liabilities in Canada	33,573	Claims—Ontario (net)	4,524
		Claims—Canada (net)	17,866

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. T. Leavens, Toronto.
Chief or General Agent in Ontario.—R. T. Leavens, 36 Toronto St., Toronto.
Date of organization.—1850. *Date commenced business in Canada.*—Nov. 28, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$68,544
Assets in Canada	450,343	Premiums—Canada (net)	492,140
Liabilities in Canada	165,280	Claims—Ontario (net)	37,566
		Claims—Canada (net)	352,088

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Laing, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Quebec; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; Lieut.-Col. Herbert Molson, LL.D., B.A.Sc., C.M.G., Montreal; Hugh Lewis, Liverpool, England.

Chief or General Agent in Ontario.—A. E. Wilson & Co., Lumsden Bldg., Toronto.

Date of incorporation.—July 23, 1894. *Date commenced business in Canada.*—Aug. 27, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$435,429
Total assets	1,337,319	Premiums—Total business (net)	908,208
Total liabilities	767,701	Claims—Ontario (net)	207,732
Surplus protection of policyholders	569,617	Claims—Total business (net)	491,734

*See note on page 1.

GLOBE & RUTGERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, Excelsior Life Bldg., Toronto.

Date of organization.—Dec. 20, 1898. *Date commenced business in Canada.*—March 6, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$7,000,000	Premiums—Ontario (net)	$385,469
Assets in Canada	1,547,299	Premiums—Canada (net)	1,029,258
Liabilities in Canada	661,464	Claims—Ontario (net)	140,885
		Claims—Canada (net)	568,624

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—William Robins, Toronto.

Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto.

Date of incorporation.—March 6, 1871. *Date commenced business in Canada.*—Dec. 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$105,650
Assets in Canada	861,461	Premiums—Canada (net)	657,911
Liabilities in Canada	351,356	Claims—Ontario (net)	64,977
		Claims—Canada (net)	459,168

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—Honorary President, Alex. Macdonald, Winnipeg; President, Geo. W. Allan, Winnipeg; Vice-Presidents, Sir D. H. McMillan, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

Directors.—M. F. Christie, Winnipeg; Andrew Kelly, Winnipeg; Hon. T. A. Crerar, F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; M. Bull, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; J. C. Gage.

Chief or General Agent in Ontario.—Milton Taylor, 36 Toronto St., Toronto.

Date of incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,890,188
Total assets	107,261,626	Premiums—Total business (net)	18,327,862
Ontario business in force (gross)	114,038,968	Death Claims—Ontario (net)	441,821
Total business in force (gross)	547,461,360	Death Claims—Total business (net)	2,450,782

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Wm. McMaster, Montreal.

Directors.—Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, K.C., Winnipeg; Hon. Thos. Ahearn, Ottawa.

Chief or General Agent in Ontario.—W. A. Medland, Mail Bldg., Toronto.

Date of incorporation.—Aug. 2, 1851. *Date commenced business in Canada.*—April, 1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$304,600	Premiums—Ontario (net)	$56,610
Total assets	4,136,328	Premiums—Total business (net)	475,994
Total liabilities	1,247,395	Claims—Total Ontario (net)	37,554
Surplus protection of policyholders	2,888,932	Claims—Total business (net)	79,534

*See note on page 1.

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Bertram E. Hards, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,015,000	Premiums—Ontario (net)	$407,332
Assets in Canada	$2,468,833	Premiums—Canada (net)	1,415,849
Liabilities in Canada	1,000,328	Claims—Ontario (net)	188,927
		Claims—Canada (net)	662,500

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Hebert, Montreal; Secretary, Jno. Good, Montreal.

Directors.—Hon. Evelyn Hubbard, London, England; Geo. W. Reynolds, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Montreal, Que.; Hon. A. W. Atwater, Montreal; B. E. Hards, Montreal; W. H. Clark Kennedy, V.C., D.S.O., Montreal, Que.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$375,000	Premiums—Ontario (net)	$118,402
Total assets	1,543,911	Premiums—Total business (net)	596,821
Total liabilities	749,636	Claims—Ontario (net)	48,817
Surplus protection of policyholders	794,274	Claims—Total business (net)	308,960

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Jno. B. Douglas, Halifax, N.S.; Vice-President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; E. V. Hogan, M.D., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of incorporation.—1809. *Date commenced business in Canada.*—Feb. 7, 1819.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums (net)	$160,933
Total assets	5,781,714	Premiums—Total business (net)	390,889
Total liabilities	633,583	Claims—Ontario (net)	38,218
Surplus protection of policyholders	5,148,131	Claims—Total business (net)	86,911

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—June 3rd, 1873. *Amendments to charter—Re-incorporated.*—July 5, 1921. *Commenced business.*—July 1, 1873.

Officers (as at date of filing statement).—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, C. H. C. Fortner.

Directors (as at date of filing statement).—Alfred Wright, Joseph Walmsley, W. R. Houghton, C. M. Horswell.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00. No. of shares, 5,000. Par value, $100.00.		
Capital stock at beginning of year	$100,000 00	$100,000 00
Capital stock at end of year	$100,000 00	$100,000 00

*See note on page 1.
†Prior to that date business was confined to the Province of Nova Scotia.

Premium on Capital Stock

Total amount paid to December 31st, 1928	Nil

Assets

Mortgage loans on real estate, first charges	$19,350 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details, see Schedule "D"*)	437,172 92
Book value of stocks owned by the Company. (*For details, see Schedule "E"*)	250 00
Cash on hand and in banks	61,277 40
Interest and dividends, due and accrued	6,030 50
Agents' balances and premiums uncollected (*net, commission deducted*): Written on or after October 1st, 1928	7,741 27
Total Admitted Assets of the Company	$531,822 09

Liabilities

All in the Province

Total provision for unpaid claims		$4,061 22
Total net reserve at 100 per cent		64,208 75
Expenses due and accrued, fire		420 04
Taxes due and accrued		2,743 41
Millers & Manufacturers Insurance Co.—Note		237,094 75
Total of all liabilities except capital stock		$308,528 17
Capital stock paid in cash	$100,000 00	
Surplus in Profit and Loss account	123,293 92	
Excess of assets over liabilities		223,293 92
Total Liabilities		$531,822 09

Profit and Loss Account

All in the Province

Net premiums written	$92,935 50
Reserve of unearned premiums:	
At beginning of year	70,614 11
At end of year	64,208 75
Decrease	$6,405 36
Net premiums earned	$99,340 86
Net claims incurred	$41,792 04
Net adjustment expenses	1,666 42
Commissions	17,879 27
Taxes	3,628 23
Salaries, fees and travelling expenses	13,444 50
All other expenses	4,684 26
Underwriting profit	$16,246 14
Other revenue: Interest earned	$15,682 69
Other gains, endorsement fees	3 00
Total Income	$31,931 83
Bad debts written off	228 59
Net Profit for the Year	$31,703 24

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$211,165 91
Net profit brought down	31,703 24
Total	$242,869 15
Decrease in disallowed assets	424 77
Total	$243,293 92
Dividends declared	20,000 00
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$223,293 92

Summary of Risks—Fire

All in Ontario

Gross in force, December 31st, 1927	$13,506,578 00
Taken in 1928, including renewed	10,968,389 00
Total	$24,474,967 00
Ceased during 1928	11,156,640 00
Gross in force, December 31st, 1928	$13,318,327 00
Reinsurance in force, December 31st, 1928	252,000 00
Net in force, December 31st, 1928	$13,066,327 00

Exhibit of Premiums

All in Ontario

	Fire	Automobile	Plate Glass
Gross in force, December 31st, 1927	$132,852 34	$7,059 64	$6,486 63
Taken in 1928, including renewed	95,609 87	7,455 59	4,558 80
Total	$228,462 21	$14,515 23	$11,045 43
Ceased in 1928	106,965 36	8,074 75	5,565 92
Gross in force, December 31st, 1928	$121,496 85	$6,440 48	$5,479 51
Reinsurance in force, December 31st, 1928	842 81	406 73	.....
Net in force, December 31st, 1928	$120,654 04	$6,033 75	$5,479 51

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 1935, 6%	20,000 00	$18,650 00
Province of Saskatchewan, 1939, 5%	20,000 00	19,146 00
Hydro-Electric Power Commission, 1957, 4%	10,000 00	10,000 00
City of Toronto, 1948, 5½%	10,000 00	9,625 00
City of Niagara Falls, 1929-1933, 5%	3,928 25	3,573 81
Town of Gananoque, 1935, 4%	6,000 00	5,700 00
Town of Morrisburg, 1939-1940, 4½%	4,000 00	4,050 00
Town of Gananoque, 1933, 4%	7,000 00	5,700 00
Town of Bridgeburg, 1935-1940, 5%	11,776 57	10,632 34
Town of Southampton, 1929-1935, 5%	1,715 97	1,447 60
Town of Kenora, 1937, 5½%	2,000 00	2,143 76
Town of Elmira, 1937-1938, 6%	1,990 60	1,990 60
Dominion of Canada, 1937, 5½%	100,000 00	100,408 32
Dominion of Canada, 1934, 5½%	15,000 00	15,000 00
Province of Ontario, 1935, 6%	20,000 00	18,650 00
Province of Ontario, 1941, 6%	15,000 00	14,700 00
Province of Ontario, 1943, 6%	50,000 00	49,150 00
Province of Saskatchewan, 1939, 5%	9,000 00	8,615 70
Province of British Columbia, 1949, 5%	15,000 00	15,112 50
Hydro-Electric Power Commission, 1957, 4%	15,000 00	12,018 00
Canadian National Railways, 1936, 6%	25,000 00	26,028 00
City of Toronto, 1950, 5½%	5,000 00	5,000 00
City of Kingston, 1943, 5%	10,000 00	9,953 00
City of Hamilton, 1934, 6%	11,000 00	10,472 40
City of Edmonton, 1945, 5½%	20,000 00	20,181 00
City of Regina, £800, 1952, 4½%	3,893 33	3,157 10
Town of Oshawa, 1929-1933, 5%	3,627 23	3,393 55
Town of Chatham, 1929-1930, 6%	3,243 39	3,394 28
Town of Kenora, 1937, 5½%	2,000 00	2,143 76
Town of Weston, 1929-1930, 4½%	2,594 88	1,707 56
Town of Goderich, 1929-1941, 5%	3,666 40	3,318 73
Town of Arthur, 1929-1930, 4½%	719 76	336 64
Town of Elmira, 1935-1936, 6%	1,771 63	1,771 63
Town of Milton, 1931, 5%	917 05	879 36
Town of Dundas, 1929-1932, 5%	2,136 56	1,972 65
Town of Walkerville, 1937-1942, 4½%	2,784 27	2,414 75
St. Paul's Roman Catholic Schools, 1929-1956, 5½%	5,251 44	5,031 88
Gatineau Power Co., 1956, 5%	10,000 00	9,703 00
Totals	$451,017 33	$437,172 92

Schedule "E"

Stocks Owned by the Company

Description	Shares	Par Value	Book Value
Toronto Mortgage Co.	5	$250 00	$250 00

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.

Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.

Date of incorporation.—1913. *Date commenced business in Canada.*—Aug. 10, 1920.

Capital stock paid in cash	$1,000,000
Assets in Canada	298,808
Liabilities in Canada	124,969

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$65,287
Premiums—Canada (net)	153,365
Claims—Ontario (net)	36,263
Claims—Canada (net)	121,536

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of incorporation.—May, 1810. *Date commenced business in Canada.*—Nov., 1836.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$464,422
Assets in Canada	2,744,273	Premiums—Canada (net)	1,890,763
Liabilities in Canada	932,280	Claims—Ontario (net)	273,154
		Claims—Canada (net)	1,184,453

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
Date of incorporation.—1916. *Date commenced business in Canada.*—July 29, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$36,029
Assets in Canada	72,425	Premiums—Canada (net)	42,404
Liabilities in Canada	21,509	Claims—Ontario (net)	6,452
		Claims—Canada (net)	9,952

THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.
Chief or General Agent in Ontario.—H. N. Roberts, Federal Bldg., Toronto.
Date of incorporation.—1866. *Date commenced business in Canada.*—July 12, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$4,496
Assets in Canada	52,416	Premiums—Canada (net)	10,004
Liabilities in Canada	Nil	Claims—Ontario (net)	Nil
		Claims—Canada (net)	6,101

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.
Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.
Date of incorporation.—1853. *Date commenced business in Canada.*—Jan. 1, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$18,000,000	Premiums—Ontario (net)	$430,092
Assets in Canada	3,800,017	Premiums—Canada (net)	2,657,963
Liabilities in Canada	1,564,537	Claims—Ontario (net)	264,096
		Claims—Canada (net)	1,957,368

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, J. H. Labelle, Montreal; Vice-President, P. J. Quinn, Toronto.

Directors.—J. J. Atkinson, Liverpool, England; P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; G. B. Fraser, Montreal; P. J. Quinn, Toronto; R. A. Mannings, Montreal; A. Hudon, Montreal; Chas. Duquette.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—1908. *Date commenced business in Canada.*—Dec. 6, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$229,150	Premiums—Ontario (net)	$69,409
Total assets	666,831	Premiums—Total business (net)	184,451
Total liabilities	243,638	Claims—Ontario (net)	29,805
Surplus protection of policyholders	423,192	Claims—Total business (net)	69,720

*See note on page 1.

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto, and Geo. A. Morrow, Toronto; Secretary, G. Stubington; Assistant General Managers, E. F. Garrow, Toronto, and C. S. Wainwright, Toronto.

Directors.—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, T. G. McConkey, E. R. Wood, E. Willans, all of Toronto, and H. J. Wyatt, J. Lester Parsons and D. G. Wakeman, of New York.

Chief or General Agent in Ontario.—W. M. Cox, 22 Wellington St. E., Toronto.

Date of incorporation.—1905. *Date commenced business in Canada.*—July 1, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$202,874
Total assets	568,022	Premiums—Total business (net)	525,763
Total liabilities	380,626	Claims—Ontario (net)	62,790
Surplus protection of policyholders	187,395	Claims—Total business (net)	150,894

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of organization.—1899. *Date commenced business in Canada.*—Dec. 12, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$21,514
Assets in Canada	212,300	Premiums—Canada (net)	95,371
Liabilities in Canada	77,596	Claims—Ontario (net)	11,672
		Claims—Canada (net)	36,077

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO.

Officers.—President and Mana ing Director, Lyman Root, Toronto; Vice-President and Assistant Managing Director, Robt. L. Stailing, Toronto.

Directors.—Geo. S. Lyon, Toronto; H. F. Petman, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; W. J. Blackburn, Winnipeg.

Date of incorporation.—1907. *Date commenced business in Canada.*—Aug. 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$175,000	Premiums—Ontario (net)	$76,769
Total assets	749,323	Premiums—Total business (net)	184,506
Total liabilities	229,199	Claims—Ontario (net)	33,498
Surplus protection of policyholders	520,124	Claims—Total business (net)	73,651

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

Directors.—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; Hon. Wm. Harty, Kingston; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood.

Date of incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$900,000	Premiums—Ontario (net)	$3,108,562
Total assets	51,847,567	Premiums—Total business (net)	9,995,958
Ontario business in force (gross)	95,250,766	Death claims—Ontario (net)	394,931
Total business in force (gross)	267,614,304	Death claims—Total business (net)	1,609,938

*See note on page 1.

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Samuel Carlton, Montreal.
Chief or General Agent in Ontario.—Edward A. Richardson, Federal Bldg., Toronto.
Date of incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$5,622
Assets in Canada	455,308	Premiums—Canada (net)	212,856
Liabilities in Canada	135,345	Claims—Ontario (net)	52,066
		Claims—Canada (net)	233,040

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Robert Hampson & Son, Ltd., Montreal.
Chief or General Agent in Ontario.—J. E. Proctor, 60 King St. West, Toronto.
Date of incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$308,357
Assets in Canada	1,455,104	Premiums—Canada (net)	1,164,175
Liabilities in Canada	539,709	Claims—Ontario (net)	128,402
		Claims—Canada (net)	713,403

INSURANCE COMPANY OF STATE OF PENNSYLVANIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.
Chief or General Agent in Ontario.—W. H. Sherman, 908a Excelsior Life Bldg., Toronto.
Date of incorporation.—April 18, 1794. *Date commenced business in Canada.*—Mar. 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$51,761
Assets in Canada	281,301	Premiums—Canada (net)	163,606
Liabilities in Canada	117,509	Claims—Ontario (net)	20,634
		Claims—Canada (net)	76,540

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Neil Sinclair, Toronto.
Chief or General Agent in Ontario.—Neil Sinclair, 96 King St. East, Toronto.
Date of incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$2,317
Assets in Canada	5,000	Premiums—Canada (net)	6,494
Liabilities in Canada	3,017	Claims—Ontario (net)	404
		Claims—Canada (net)	1,807

LAURENTIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, A. J. Hart, Montreal.

Directors.—M. J. Finkelstein, Winnipeg; J. C. Asch, Montreal; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; Hy. Weinfield, Montreal; S. Wener, Montreal; J. L. Sabbath, Montreal; M. Margelick, Montreal.

Chief or General Agent in Ontario.—J. E. Hodgins, 88 King St. East, Toronto.
Date of incorporation.—1924. *Date commenced business in Canada.*—Mar. 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$270,118	Premiums—Ontario (net)	$53,314
Total assets	326,144	Premiums—Total business (net)	90,908
Total liabilities	170,896	Claims—Ontario (net)	65,986
Surplus protection of policyholders	155,248	Claims—Total business (net)	94,714

*See note on page 1.

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Alfred Wright, Toronto.

Chief or General Agent in Ontario.—Alfred Wright, 14 Richmond St. East, Toronto.

Date of incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash	£165,000
Assets in Canada	$1,227,949
Liabilities in Canada	487,384

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$294,518
Premiums—Canada (net)	659,195
Claims—Ontario (net)	151,650
Claims—Canada (net)	391,620

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—H. Churchill Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash	£531,050
Life,—	
Assets in Canada (included in other than Life):	
Ontario business in force (gross)	$39,857
Canadian business in force (gross)	153,262
Other than Life,—	
Assets in Canada	†$3,135,784
Liabilities in Canada	† 1,260,688

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$796
Premiums—Canada (net)	4,116
Death Claims—Ontario (net)	1,391
Death Claims—Canada (net)	2,811
Other than Life,—	
Premiums—Ontario (net)	$487,085
Premiums—Canada (net)	1,625,487
Claims—Ontario (net)	181,837
Claims—Canada (net)	700,835

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, R. Forster Smith, Montreal.

Directors.—Hugh Lewis, Liverpool, England; J. Theo LeClerc, Montreal; W. Molson McPherson, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

Capital stock paid in cash	$175,000
Total assets	1,489,000
Total liabilities	364,734
Surplus protection to policyholders	1,124,266

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$57,149
Premiums—Total business (net)	335,889
Claims—Ontario (net)	18,892
Claims—Total business (net)	133,101

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1890. *Date commenced business in Canada.*—Nov. 23, 1923.

Capital stock paid in cash	£12,488
Assets in Canada	$151,140
Liabilities in Canada	73,929

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$10,759
Premiums—Canada (net)	83,197
Claims—Ontario (net)	5,829
Claims—Canada (net)	37,020

*See note on page 1.
†Respecting "Life" and "Other than Life" business.

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. Kennedy & W. B. Colley, Montreal (Joint Managers).

Chief or General Agent in Ontario.—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St., Toronto, Ont.

Date of incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,249,880	Premiums—Ontario (net)	$201,124
Assets in Canada	890,164	Premiums—Canada (net)	591,489
Liabilities in Canada	463,879	Claims—Ontario (net)	69,751
		Claims—Canada (net)	295,995

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—W. H. Hunter, Toronto; W. T. Kernahan, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal.

Date of incorporation.—1859. *Date commenced business in Canada.*—1859.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$128,992
Total assets	781,117	Premiums—Total business (net)	211,142
Total liabilities	203,386	Claims—Ontario (net)	77,868
Surplus protection of policyholders	577,730	Claims—Total business (net)	113,471

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of organization.—1867. *Date commenced business in Canada.*—July, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£250,000	Premiums—Ontario (net)	$391,920
Assets in Canada	1,113,067	Premiums—Canada (net)	952,292
Liabilities in Canada	631,717	Claims—Ontario (net)	168,080
		Claims—Canada (net)	557,564

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, Alfred Wright, Toronto; Assistant General Manager, L. C. Evans, Toronto.

Directors.—W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$400,000	Premiums—Ontario (net)	$337,297
Total assets	1,135,817	Premiums—Total business (net)	556,038
Total liabilities	417,885	Claims—Ontario (net)	167,421
Surplus protection of policyholders	717,932	Claims—Total business (net)	279,099

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Alfred Wright, Toronto.

Chief or General Agent in Ontario.—Alfred Wright, 14 Richmond St. E., Toronto.

Date of organization.—Dec. 10, 1861. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£727,862	Premiums—Ontario (net)	$585,718
Assets in Canada	$1,839,030	Premiums—Canada (net)	1,366,452
Liabilities in Canada	957,315	Claims—Ontario (net)	285,154
		Claims—Canada (net)	651,696

*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. G. Richter, London, Ontario; Vice-Presidents, W. M. Spencer, London; J. E. Jeffrey, London; General Manager, Edward E. Reid, A.I.A., London.

Directors.—J. Edgar Jeffrey, London; H. S. Blackburn, London; Arch. McPherson, London; Alfred M. Smart, London; Thos. W. Baker, London; Wm. Gorman, London.

Date of incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash	$100,000
Total assets	50,817,791
Ontario business in force (gross)	230,831,301
Total business in force (gross)	355,677,007

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$6,720,208
Premiums—Total business (net)	10,672,220
Death Claims—Ontario (net)	820,937
Death Claims—Total business (net)	1,348,090

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—Geo. McMurrich Sons, Ltd., 22 Toronto St., Toronto.

Date of incorporation.—1860. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash	£100,000
Assets in Canada	$256,061
Liabilities in Canada	60,003

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$29,413
Premiums—Canada (net)	68,606
Claims—Ontario (net)	13,399
Claims—Canada (net)	30,278

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alex. Bissett, Montreal.

Chief or General Agent in Ontario.—Royal Agencies, Ltd., 59 Yonge St., Toronto.

Date of organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash	£120,000
Life,—	
Assets in Canada	$9,492,566
Liabilities in Canada	5,925,823
Ontario business in force (gross)	7,471,743
Canadian business in force (gross)	18,997,931
Other than Life,—	
Assets in Canada	$350,983
Liabilities in Canada	97,438

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$135,713
Premiums—Canada (net)	744,473
Death Claims—Ontario (net)	46,622
Death Claims—Canada (net)	238,881
Other than Life,—	
Premiums—Ontario (net)	$31,868
Premiums—Canada (net)	222,644
Claims—Ontario (net)	10,928
Claims—Canada (net)	121,354

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of incorporation.—1909. *Date commenced business in Canada.*—Feb. 13, 1913.

Capital stock paid in cash	$100,000
Assets in Canada	142,154
Liabilities in Canada	87,279

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$148,561
Premiums—Canada (net)	311,261
Claims—Ontario (net)	88,163
Claims—Canada (net)	168,841

*See note on page 1.

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILDELPHIA, PA.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.
Date of incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 5, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$57,325
Assets in Canada	92,402	Premiums—Canada (net)	109,349
Liabilities in Canada	59,350	Claims—Ontario (net)	4,503
		Claims—Canada (net)	24,701

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, W. G. Gooderham, Toronto; Vice-Presidents, A. J. Wilkes, K.C., Brantford; C. C. Dalton, Toronto; Managing Director, J. B. McKechnie, Toronto.

Directors.—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville.

Date of incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$975,000	Premiums—Ontario (net)	$3,060,764
Total assets	87,495,369	Premiums—Total business (net)	18,735,502
Ontario business in force (gross)	96,422,236	Death Claims—Ontario (net)	361,152
Total business in force (gross)	453,323,912	Death Claims—Total business (net)	2,976,568

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Alfred Poivis, Jr., Montreal.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of organization.—July 30, 1836. *Date commenced business in Canada.*—Dec. 14, 1896.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£600,000	Premiums—Ontario (net)	$43,394
Assets in Canada	$260,423	Premiums—Canada (net)	152,739
Liabilities in Canada	30,159	Claims—Ontario (net)	23,070
		Claims—Canada (net)	66,993

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.
Chief or General Agent in Ontario.—I. W. Smith, 54 Adelalde St. East, Toronto.
Date of incorporation.—Mar., 1898. *Date commenced business in Canada.*—May 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$104,542
Assets in Canada	731,496	Premiums—Canada (net)	656,689
Liabilities in Canada	387,645	Claims—Ontario (net)	47,771
		Claims—Canada (net)	302,151

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.
Chief or General Agent in Ontario.—James E. Dimock, 9 Wellington St. East, Toronto.
Date of incorporation.—1912. *Date commenced business in Canada.*—Sept. 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$13,480
Assets in Canada	123,101	Premiums—Canada (net)	79,221
Liabilities in Canada	49,591	Claims—Ontario (net)	6,546
		Claims—Canada (net)	70,317

*See note on page 1.

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Alfred Wright, Toronto; Secretary, W. R. Houghton, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto.

Date of incorporation.—1874. *Date commenced business in Canada.*—Nov. 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$62,884
Total assets	712,442	Premiums—Total business (net)	139,647
Total liabilities	135,956	Claims—Ontario (net)	24,731
Surplus Protection of policyholders	576,485	Claims—Total business (net)	48,601

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.

Directors.—J. C. Haight, K.C., Waterloo; Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, M.P.P. Waterloo.

Date of incorporation.—1924. *Date commenced business in Canada.*—Dec. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$146,400	Premiums—Ontario (net)	$205,636
Total assets	445,861	Premiums—Total business (net)	502,624
Total liabilities	341,138	Claims—Ontario (net)	104,997
Surplus protection of policyholders	104,723	Claims—Total business (net)	302,405

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1910. *Date commenced business in Canada.*—Dec. 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$138,287
Assets in Canada	446,024	Premiums—Canada (net)	434,422
Liabilities in Canada	191,630	Claims—Ontario (net)	31,590
		Claims—Canada (net)	266,162

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—1898. *Amendments to Charter.*—1905. *Commenced business.*—Jan. 1, 1898.

Officers (as at date of filing statement).—President, Alfred Wright; Manager and Acting Secretary, Charles M. Horswell.

Directors (as to date of filing statement).—A. S. Booth, C. M. Horswell, W. R. Houghton, G. H. Henderson, Alfred Wright.

Auditors.—Albert J. Walker, F.C.A.; Rutherford Williamson, F.C.A.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $500,000.00. No. of shares, 10,000. Par value, $50.00.		
Capital stock at end of year	$300,000 00	$150,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1928	$150,000 00

*See note on page 1.

Assets

Book value of real estate:	
Office premises (less encumbrances)	$145,000 00
Held for sale (less encumbrances)	1,163 52
Mortgage loans on real estate, first charges	20,500 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	538,510 05
Cash on hand and in banks:	
On hand at head office	1,074 65
In chartered banks of Canada in Canada	49,888 45
In all other banks and depositories	11,922 77
Interest accrued	5,663 72
Agents' balances and premiums uncollected (*net, commission deducted*):	
Written on or after October 1st, 1928	16,470 43
Total admitted assets of the Company	$790,193 59

Liabilities

All in the Province

Total provision for unpaid claims		$4,010 00
Total net reserve, $252,386.08; carried out at 80 per cent. thereof		201,908 87
Expenses due and accrued, fire		2,000 00
Taxes due and accrued		5,111 15
Reinsurance premiums		255 17
Total of all liabilities except capital stock		$213,285 19
Capital stock paid in cash	$150,000 00	
Surplus in Profit and Loss account	426,908 40	
Excess of assets over liabilities		576,908 40
Total Liabilities		$790,193 59

Profit and Loss Account

All in Ontario

Net premiums written	$254,719 21
Reserve of unearned premiums (80 per cent.):	
At beginning of year	201,849 39
At end of year	201,908 87
Increase	$59 48
Net premiums earned	$254,659 73
Net claims incurred	$99,301 65
Net adjustment expenses	3,463 16
Commissions	62,764 60
Taxes	7,980 73
Salaries, fees and travelling expenses	31,340 56
All other expenses	19,039 18
Underwriting profit	30,769 85
Other revenue:	
Interest earned	$29,657 32
Rents earned	2,675 19
Other gains on maturity of debenture	521 82
Endorsement fees	10 00
Net profit for the year	$63,634 18

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$528,515 73
Net profit brought down	63,634 18
Premium on Capital stock received in cash	.....
Total	$592,149 91
Increase in disallowed assets	$241 51
Dividends declared	15,000 00
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$576,908 40

Summary of Risks and Premiums

All in Ontario

Risks and Premiums	Fire		Automobile	Total
	At risk	Premiums	Premiums	Premiums
Gross in force, December 31, 1927	$62,316,735	$523,171 02	$6,384 83	$529,555 85
Taken in 1928, including renewed	33,846,776	294,144 01	10,527 66	304,671 67
Total	$96,163,511	$817,315 03	$16,912 49	$834,227 52
Ceased in 1928	35,876,994	322,358 95	8,047 45	330,406 40
Total gross in force, Dec. 31, 1928	$60,286,517	$494,956 08	$8,865 04	$503,821 12
Reinsurance in force, Dec. 31, 1928	509,100	2,024 97	464 59	2,489 56
Net in force, Dec. 31, 1928	$59,777,417	$492,931 11	$8,400 45	$501,331 56

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, March 1, 1937, 5%	$10,000 00	$9,750 00
Dominion of Canada, March 31, 1931, 5%	10,000 00	9,600 00
Dominion of Canada, November 1, 1933, 5½%	20,000 00	20,000 00
Grand Trunk Pacific Railway, July 1, 1962, 3%	9,720 00	5,734 80
Hydro-Electric Power Commission of Ontario, August 1, 1957, 4%	5,000 00	3,439 00
Hydro-Electric Power Commission of Ontario, December 1, 1940, 6%	10,000 00	11,019 00
Village of Acton, July 1, 1936-37, 6%	2,000 00	1,891 24
Town of Alexandria, June 17, 1935-39, 6%	3,580 72	3,782 45
City of Belleville, April 30, 1931, 4%	5,000 00	5,000 00
Town of Brampton, January 1, 1948, 6½%	4,314 23	4,314 23
City of Brantford, October 1, 1930, 4%	5,000 00	5,000 00
City of Calgary, Alta., January 1, 1942, 4½%	48,666 66	46,179 80
City of Edmonton, Alta, November 1, 1945, 5½%	50,000 00	50,187 50
Village of Embro, August 12, 1936-39, 6%	2,265 80	2,265 80
Village of Fort Erie, April 30, 1931-33, 5%	3,147 46	2,647 08
Town of Gananoque, June 1, 1933, 4%	2,000 00	1,633 40
Town of Grimsby, June 23, 1929, 6%	1,922 66	1,842 29
City of Guelph, June 30, 1934, 5½%	5,000 00	5,181 50
City of Hamilton, March 1, 1934, 4%	1,460 00	1,460 00
Town of Hanover, December 20, 1937-38, 6%	4,523 88	4,523 88
City of Toronto Harbour Commissioners, 1953, 4½%	25,000 00	20,375 00
Town of Hespeler, June 28, 1937-40, 6%	2,321 93	2,143 91
Town of Kenora, July 31, 1940, 5%	3,000 00	3,000 00
City of Kingston, July 1, 1934-37, 6%	3,800 00	3,800 00
City of Kingston, January 1, 1949, 5½%	2,000 00	1,862 20
City of Kitchener, November 13, 1937, 6%	5,000 00	4,743 20
Town of Lakefield, September 1, 1947-49, 6½%	4,379 58	4,243 66
Town of Leamington, July 6, 1948, 6%	3,329 06	3,158 26
Town of Lindsay, November 15, 1930-36, 6%	3,000 00	3,149 37
Town of Listowel, May 15, 1937-38, 6%	2,714 33	2,859 38
City of London, January 1, 1944, 5%	4,000 00	3,418 95
Town of Meaford, April 1, 1936, 6%	5,000 00	4,762 50
Village of Merrickville, July 15, 1939, 6%	987 09	915 53
Town of Midland, November 15, 1939, 6%	2,467 49	2,467 49
Town of Milton, November 1, 1947-48, 6%	5,690 03	5,329 78
Town of Mimico, October 1, 1949-50, 6½%	2,000 00	1,931 93
Town of New Toronto, September 1, 1931-32, 6½%	2,000 00	1,936 37
City of Niagara Falls, Ont., August 1, 1944-49, 5%	4,997 98	4,647 37
City of Oshawa, September 1, 1948-50, 6%	6,796 72	6,358 71
City of Ottawa, July 4, 1934, 4%	5,000 00	5,000 00
City of Owen Sound, September 1, 1935, 6½%	3,000 00	3,000 00
City of Peterboro, June 30, 1929, 3%	1,000 00	1,000 00
City of Peterboro, June 30, 1930, 4½%	3,000 00	2,707 20
City of Peterboro, July 1, 1931, 3½%	1,000 00	1,000 00
City of Port Arthur, July 8, 1937, 5%	3,000 00	2,727 60
Village of Port Credit, July 1, 1936-37, 6%	2,365 11	2,526 41
Town of St. Marys, February 11, 1931, 4½%	2,721 89	2,721 89
City of St. Thomas, October 1, 1929-33, 5%	2,439 10	2,292 45
City of Sarnia, December 31, 1938, 5½%	3,759 09	3,547 88
City of Sault Ste. Marie, July 2, 1943, 5%	2,000 00	1,871 01
Town of Strathroy, January 2, 1934, 5½%	1,000 00	967 24
Town of Sudbury, March 1, 1930, 5%	1,000 00	927 60
Town of Thorold, November 1, 1930, 6%	1,921 32	1,812 92
Town of Thorold, July 2, 1934, 5%	1,000 00	896 44
City of Toronto, June 1, 1944, 6%	25,000 00	27,812 50
City of Toronto, July 1, 1953, 5%	25,000 00	25,187 50
City of Toronto, July 1, 1948, 4½%	2,410 00	2,161 37
City of Toronto, July 1, 1945, 4½%	1,000 00	799 20
City of Toronto, July 1, 1929, 3½%	9,733 33	9,733 33
City of Toronto, July 1, 1945, 3½%	4,866 67	4,866 67
City of Toronto, July 1, 1944, 3½%	5,353 33	5,353 33
City of Toronto, July 1, 1953, 4½%	1,000 00	1,000 00
Town of Trenton, August 1, 1932-33, 5½%	2,000 00	1,791 24
Town of Trenton, June 2, 1939, 5½%	2,379 51	2,379 51
Town of Walkerville, December 14, 1942-43, 4½%	5,000 00	5,000 00
Village of Waterdown, June 1, 1939, 5½%	3,000 00	3,036 00
Town of Waterloo, October 15, 1937, 6%	6,560 54	6,228 80
Town of Welland, May 1, 1933, 5%	2,000 00	1,884 00
Town of Weyburn, Sask., December 16, 1949, 5%	500 00	500 00
City of Windsor, January 1, 1937, 5%	3,056 85	2,981 35
Town of Wingham, April 18, 1929-51, 6½%	6,669 78	6,669 78
City of Woodstock, January 1, 1947, 5½%	5,000 00	4,911 91
Canada Cement Co., Ltd., November 1, 1947, 5½%	25,000 00	25,625 00
Canada Permanent Mortgage Corp., November 5, 1929, 5½%	10,000 00	10,000 00
Huron & Erie Mortgage Corp., January 1, 1931, 5%	6,000 00	6,000 00
Imperial Trusts Co., G.I.R., July 1, 1929, 5½%	2,500 00	2,500 00
Township of King, March 29, 1929-39, 6%	1,031 44	1,031 44
Ontario Loan and Debenture Co., June 1, 1929, 5½%	5,000 00	5,000 00
County of Peel, July 1, 1941, 5%	3,371 63	3,040 87
Trusts & Guarantee Co., G.I.R., March 31, 1929, 5½%	2,500 00	2,500 00
United Securities, Limited, May 1, 1952, 5½%	25,000 00	25,500 00
Township of York, July 1, 1956-57, 5%	25,000 00	25,000 00
Township of York, September 1, 1929, 5½%	1,265 54	1,265 54
Township of York, September 1, 1930, 5½%	1,335 14	1,335 14
Township of York, September 1, 1931, 5½%	1,408 57	1,408 57
Township of York, September 1, 1932, 5½%	1,486 04	1,486 04
Township of York, September 1, 1933, 5½%	1,567 77	1,567 77
Township of York, September 1, 1934, 5½%	1,654 00	1,654 00
Township of York, September 1, 1935, 5½%	1,744 97	1,744 97
Totals	$552,687 24	$538,510 05

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—1871. *Date commenced business in Canada.*—Dec. 14, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£125,000	Premiums—Ontario (net)	$77,755
Assets in Canada	$234,485	Premiums—Canada (net)	217,269
Liabilities in Canada	144,852	Claims—Ontario (net)	25,142
		Claims—Canada (net)	79,412

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—Geo. A. Sherritt, 36 Toronto St., Toronto.

Date of incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$600,000	Premiums—Ontario (net)	$36,551
Assets in Canada	186,691	Premiums—Canada (net)	58,668
Liabilities in Canada	31,868	Claims—Ontario (net)	8,104
		Claims—Canada (net)	13,851

METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. G. LeClerc, Montreal.

Chief or General Agent in Ontario.—G. V. Purvis, 98 Wellington St. West, Toronto.

Date of incorporation.—April 22, 1874. *Date commenced business in Canada.*—April 4, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$2 00
Assets in Canada	38,069	Premiums—Canada (net)	3 00
Liabilities in Canada	2	Claims—Ontario (net)	Nil
		Claims—Canada (net)	Nil

MILWAUKEE MECHANICS' INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—H. Begg, 82-88 King St. East, Toronto.

Date of incorporation.—Feb. 15, 1852. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$11,830
Assets in Canada	131,107	Premiums—Canada (net)	32,768
Liabilities in Canada	14,477	Claims—Ontario (net)	168
		Claims—Canada (net)	882

MONARCH ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—L. M. Thompson, Toronto.

Chief or General Agent in Ontario.—L. M. Thompson, 2 Toronto St., Toronto.

Date of incorporation.—Aug. 15, 1901. *Date commenced business in Canada.*—Sept. 26, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$42,126
Assets in Canada	68,343	Premiums—Canada (net)	43,461
Liabilities in Canada	12,224	Claims—Ontario (net)	23,789
		Claims—Canada (net)	24,135

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. A. Matheson, Winnipeg; Vice-President, and Managing Director, J. W. W. Stewart, Winnipeg; Vice-President, F. W. Adams, Toronto.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; H. W. Echlin, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg.

Chief or General Agent in Ontario.—F. W. Adams, Toronto.

Date of incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	$100,740	Premiums—Ontario (net).....	$266,948
Total assets.....	8,045,266	Premiums—Total business (net)..	1,636,706
Ontario business in force (gross)...	9,290,086	Death Claims—Ontario (net)....	45,652
Total business in force (gross)....	57,542,267	Death Claims—Total business (net)	184,547

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL.

Officers.—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-Presidents, Russell D. Bell, Montreal; J. V. B. Desaulniers.

Directors.—Hon. N. Curry, Montreal; Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; H. W. Beauclerk, Montreal; S. W. Jacobs, K.C., Montreal; Kenneth Molson, Montreal; R. D. Bell, William Lyall, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Percy Hermant, Toronto.

Chief or General Agent in Ontario.—A. H. Beaton, Royal Bank Bldg., Toronto.

Date of incorporation.—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	$160,000	Premiums—Ontario (net).....	$197,667
Total assets.....	4,580,371	Premiums—Total business (net)..	1,071,207
Ontario business in force (gross)...	5,914,101	Death Claims—Ontario (net)....	50,386
Total business in force (gross)....	36,116,046	Death Claims—Total business (net)	145,507

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 100 Adelaide St. W., Toronto.

Date of incorporation.—1906. *Date commenced business in Canada.*—May 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£374,543	Premiums—Ontario (net).....	$126,596
Assets in Canada.....	$318,927	Premiums—Canada (net).....	240,424
Liabilities in Canada.....	177,351	Claims—Ontario (net).....	87,598
		Claims—Canada (net).....	135,060

MOUNT ROYAL ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL.

Officers.—President, W. H. Koop, New York; Vice-Presidents, A. R. Phillips, New York; H. C. Bourne, Montreal; G. E. Krech, New York; Secretary and Treasurer, J. Deslongchamps, Montreal.

Directors.—Hon. N. Perodeau, Montreal; A. O. Choate, New York; S. McRoberts, New York; J. A. Garner, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; E. McKay, Toronto; F. G. Donaldson, Montreal; C. E. Gravel, Montreal; Chas. Laurendeau, Montreal.

Chief or General Agent in Ontario.—F. E. Hall, 588A Durie St., Toronto.

Date of incorporation.—1902. *Date commenced business in Canada.*—Oct. 25, 1912.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	$500,000	Premiums—Ontario (net).....	$200,196
Total assets.....	2,902,275	Premiums—Total business (net)..	903,490
Total liabilities.....	1,079,998	Claims—Ontario (net).....	135,624
Surplus protection of policyholders	1,822,277	Claims—Total business (net)....	583,928

*See note on page 1.
†Prior to this date business confined to Province of Quebec.

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of incorporation.—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$973,333	Premiums—Ontario (net)	$291,793
Assets in Canada	4,277,913	Premiums—Canada (net)	1,215,258
Ontario business in force (gross)	8,006,856	Death Claims—Ontario (net)	50,506
Canadian business in force (gross)	30,521,596	Death Claims—Canada (net)	157,930

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$157,414
Assets in Canada	839,516	Premiums—Canada (net)	329,572
Liabilities in Canada	224,361	Claims—Ontario (net)	75,545
		Claims—Canada (net)	147,211

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of incorporation.—May, 1869. *Date commenced business in Canada.*—Aug. 3, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$124,039
Assets in Canada	1,253,931	Premiums—Canada (net)	537,738
Liabilities in Canada	367,921	Claims—Ontario (net)	55,897
		Claims—Canada (net)	332,019

NATIONAL GUARANTY FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Manager of Chief Executive Officer in Canada.—Jules Thibaudeau, 610 St. James St. W., Montreal, Que.

Chief or General Agent in Ontario.—R. Stanley Deeton, Commodore Apts., Maitland St., Toronto, Ont.

Date of incorporation.—Nov. 22, 1924. *Date commenced business in Canada.*—Mar. 17, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$542,200	Premiums—Ontario (net)	$66,907
Assets in Canada	132,667	Premiums—Canada (net)	118,146
Liabilities in Canada	71,499	Claims—Ontario (net)	31,266
		Claims—Canada (net)	45,834

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO.

Officers.—President, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto; General Managing Director, F. Sparling, Toronto.

Directors.—Hugh Blain, Toronto; Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon John S. Martin, Toronto; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville.

Date of incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$468,952
Total assets	9,339,457	Premiums—Total business (net)	1,666,314
Ontario business in force (gross)	14,975,279	Death Claims—Ontario (net)	47,130
Total business in force (gross)	54,034,726	Death Claims—Total business (net)	252,325

*See note on page 1.

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1862. *Date commenced business in Canada.*—April 4, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£20,525	Premiums—Ontario (net)	$38,097
Assets in Canada	$302,313	Premiums—Canada (net)	169,011
Liabilities in Canada	144,273	Claims—Ontario (net)	18,415
		Claims—Canada (net)	71,742

NATIONAL SURETY COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Chas H. Allen, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—Feb. 24, 1897. *Date commenced business in Canada.*—Nov. 30, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$122,896
Assets in Canada	553,093	Premiums—Canada (net)	392,215
Liabilities in Canada	329,401	Claims—Ontario (net)	39,329
		Claims—Canada (net)	97,184

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—James Preston, Excelsior Life Bldg., Toronto.

Date of incorporation.—Feb. 14, 1901. *Date commenced business in Canada.*—Aug. 10, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$4,000,000	Premiums—Ontario (net)	$28,098
Assets in Canada	364,207	Premiums—Canada (net)	96,087
Liabilities in Canada	71,024	Claims—Ontario (net)	21,283
		Claims—Canada (net)	66,951

NATIONAL UNION INDEMNITY COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. H. Grant, Montreal.

Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.

Date of incorporation.—July 23, 1925. *Date commenced business in Canada.*—March 14, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$3,222
Assets in Canada	2,991,069	Premiums—Canada (net)	16,020
Liabilities in Canada	1,785,636	Claims—Ontario (net)	997
		Claims—Canada (net)	2,628

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of organization.—1820. *Date commenced business in Canada.*—Feb. 13, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	2,500,000	Premiums—Ontario (net)	$180,330
Assets in Canada	$1,022,558	Premiums—Canada (net)	674,395
Liabilities in Canada	534,149	Claims—Ontario (net)	85,794
		Claims—Canada (net)	304,561

*See note on page 1.

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—1811. *Date commenced business in Canada.*—March 7, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$100,535
Assets in Canada	259,651	Premiums—Canada (net)	235,968
Liabilities in Canada	165,838	Claims—Ontario (net)	52,108
		Claims—Canada (net)	155,263

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpre, Montreal.

Chief or General Agent in Ontario.—Gavin Brown, Jr., 53 Yonge St., Toronto.

Date of incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,500,000	Premiums—Ontario (net)	$55,655
Assets in Canada	262,638	Premiums—Canada (net)	190,543
Liabilities in Canada	157,104	Claims—Ontario (net)	39,127
		Claims—Canada (net)	105,709

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—H. A. Robertson, Vancouver.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1910. *Date commenced business in Canada.*—April 6, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$26,324
Assets in Canada	173,819	Premiums—Canada (net)	151,093
Liabilities in Canada	101,155	Claims—Ontario (net)	4,012
		Claims—Canada (net)	74,840

THE NEW YORK CASUALTY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, Montreal.

Chief or General Agent in Ontario.—Mason & Shaw, 12 Wellington St. East, Toronto.

Date of incorporation.—March, 1891. *Date commenced business in Canada.*—Jan., 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$7,699
Assets in Canada	182,107	Premiums—Canada (net)	74,795
Liabilities in Canada	32,898	Claims—Ontario (net)	1,559
		Claims—Canada (net)	25,886

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.

Chief or General Agent in Ontario.—H. A. Joselin, Dominion Bank Bldg., Toronto.

Date of incorporation.—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$18,105
Assets in Canada	312,409	Premiums—Canada (net)	71,888
Liabilities in Canada	95,919	Claims—Ontario (net)	7,134
		Claims—Canada (net)	34,372

*See note on page 1.

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, Montreal.

Chief or General Agent in Ontario.—R. W. Love, Dominion Bank Bldg., Toronto.

Date of incorporation.—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$128,880
Assets in Canada	575,208	Premiums—Canada (net)	467,477
Liabilities in Canada	264,750	Claims—Ontario (net)	68,129
		Claims—Canada (net)	331,992

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; H. Robertson, Montreal; Robertson Fleet, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; R. D. Miller, Sydney, Australia.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of incorporation.—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$91,133	Premiums—Ontario (net)	$28,313
Total assets	373,643	Premiums—Total business (net)	101,298
Total liabilities	48,288	Claims—Ontario (net)	10,629
Surplus protection of policyholders	325,355	Claims—Total business (net)	33,113

THE NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, T. Bradshaw, Toronto; Vice-Presidents, W. K. George, Toronto; C. W. I. Woodland, Toronto and W. B. Taylor, Toronto.

Directors.—A. C. McMaster, K.C., Toronto; Hon. G. S. Henry, Toronto; J. H. Gundy, Toronto; A. J. Mitchell, Toronto; G. H. Montgomery, Toronto; T. A. Brown, Toronto; Frank A. Rolph, Toronto; Hon. L. A. Taschereau, Quebec, Que.

Date of incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$60,000	Premiums—Ontario (net)	$1,702,583
Total assets	38,965,288	Premiums—Total business (net)	6,132,599
Ontario business in force (gross)	51,109,771	Death Claims—Ontario (net)	331,927
Total business in force (gross)	180,022,820	Death Claims—Total business (net)	1,043,582

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of organization.—1809. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$11,862,500	*Life,*—	
Life,—		Premiums—Ontario (net)	$12,031
Asses in Canada	$5,571,280	Premiums—Canada (net)	60,801
Ontario business in force (gross)	297,478	Death Claims—Ontario (net)	1,885
Canadian business in force (gross)	1,735,070	Death Claims—Canada (net)	56,867
Other than Life,—		*Other than Life,*—	
Assets in Canada	$2,747,317	Premiums—Ontario (net)	$456,925
Total liabilities	971,164	Premiums—Canada (net)	1,243,735
		Claims—Ontario (net)	217,840
		Claims—Canada (net)	582,520

*See note on page 1.

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President, George Weir, Toronto; Vice-President, John Hallam, Toronto; Manager and Secretary, G. R. Wilson, Toronto.

Directors.—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; Donald Taylor, Toronto; G. R. Wilson, Toronto.

Date of incorporation.—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$306,030	Premiums—Ontario (net)	$41,732
Total assets	391,567	Premiums—Total business (net)	168,471
Total liabilities	183,876	Claims—Ontario (net)	23,045
Surplus protection of policyholders	513,721	Claims—Total business (net)	92,665

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wilfred M. Cox, Toronto.

Chief or General Agent in Ontario.—Wilfred M. Cox, 22 Wellington St., Toronto.

Date of incorporation.—Feb. 6, 1922. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$27,107
Assets in Canada	255,810	Premiums—Canada (net)	107,336
Liabilities in Canada	70,150	Claims—Ontario (net)	17,333
		Claims—Canada (net)	49,078

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, H. F. Roden, Montreal; Deputy Manager, Thos. Bruce, Winnipeg.

Directors.—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg; Robt. McKay, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of incorporation.—1880. *Date commenced business in Canada.*—†Feb. 6, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$100,000	Premiums—Ontario (net)	$45,541
Total assets	579,974	Premiums—Total business (net)	143,704
Total liabilities	134,053	Claims—Ontario (net)	26,315
Surplus protection of policyholders	445,921	Claims—Total business (net)	55,534

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£904,161	Premiums—Ontario (net)	$433,653
Assets in Canada	$1,572,471	Premiums—Canada (net)	1,198,955
Liabilities in Canada	841,696	Claims—Ontario (net)	227,625
		Claims—Canada (net)	607,278

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONTARIO.

Officers.—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London; General Manager, R. C. McKnight, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little, London, Ont.

Date of incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$250,000	Premiums—Ontario (net)	$580,033
Total assets	7,070,422	Premiums—Total business (net)	1,734,401
Ontario business in force (gross)	19,607,785	Death Claims—Ontario (net)	74,572
Total business in force (gross)	55,545,805	Death Claims—Total business (net)	280,366

*See note on page 1.

†Prior to this date business was confined to Manitoba.

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.
Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.
Date of incorporation.—Feb. 20, 1869. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$139,340
Assets in Canada	1,134,691	Premiums—Canada (net)	302,896
Liabilities in Canada	255,300	Claims—Ontario (net)	47,757
		Claims—Canada (net)	90,956

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—John B. Laidlaw, Toronto.
Chief or General Agent in Ontario.—John B. Laidlaw, 12 Wellington St. East, Toronto.
Date of organization.—1797. *Date commenced business in Canada.*—April, 1880.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,640,266	Premiums—Ontario (net)	$719,078
Debenture stock (Norwich and London)	2,171,438	Premiums—Canada (net)	1,724,894
Assets in Canada	1,960,103	Claims—Ontario (net)	342,142
Liabilities in Canada	1,191,916	Claims—Canada (net)	815,268

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, C. A. Richardson, Montreal; Vice-President, F. J. L. Harrison, Winnipeg.
Directors.—Hon. H. M Marler, Montreal; H. M. Jaquays, Montreal.
Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.
Date of incorporation.—1902. *Date commenced business in Canada.*—†May 5, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$75,195
Total assets	1,055,146	Premiums—Total business (net)	270,626
Total liabilities	320,106	Claims—Ontario (net)	34,356
Surplus protection of policyholders	735,040	Claims—Total business (net)	110,845

OCCIDENTAL LIFE INSURANCE COMPANY

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, Winnipeg.

Manager or Chief Executive Officer in Canada.—J. A. Ovas, Winnipeg.
Chief or General Agent in Ontario.—J. I. Hodgins, London.
Date of incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$34,031
Assets in Canada	324,496	Premiums—Canada (net)	199,345
Ontario business in force (gross)	2,107,094	Death Claims—Ontario (net)	25,000
Canadian business in force (gross)	9,136,820	Death Claims—Canada (net)	117,970

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. A. Mingay, Toronto.
Chief or General Agent in Ontario.—J. A. Mingay, Federal Bldg., Toronto.
Date of incorporation.—1862. *Date commenced business in Canada.*—Sept. 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£172,308	Premiums—Ontario (net)	$813,242
Assets in Canada	1,631,710	Premiums—Canada (net)	1,496,924
Liabilities in Canada	1,026,140	Claims—Ontario (net)	320,576
		Claims—Canada (net)	657,750

*See note on page 1.
†Prior to this date business confined to Province of Manitoba.

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—Nov. 19, 1920. *Amendments to charter.*—Supplementary Charter dated Aug. 13, 1926 (increasing authorized capital from $2,000,000 to $3,750,000). Supplementary Letters Patent dated July 24th, 1928, increasing capital stock from $3,750,000 to $5,250,000. *Commenced business in Province.*—Nov. 19, 1920.

Officers (as at date of filing statement).—President and Manager, S. C. Tweed; Vice-Presidents, Sen. H. W. Laird, J. C. Breithaupt, Ed. Irwin; Secretary, M. J. Smith.

Directors (as at date of filing statement).—S. C. Tweed, Sen. H. W. Laird, J. C. Breithaupt, Ed. Irwin, E. C. Mitchell, J. A. Martin, W. E. Long, Hon. M. Doherty, Hon. F. C. Biggs, A. E. Silverwood, A. W. Briggs, K.C., W. E. Payne, K.C., E. K. Reiner, Dr. Chas. S. Morton, Melville Rousseau, H. G. Bertram, J. M. Riddell, Harold MacPherson, Col. Nelson Spencer, John T. Haig, K.C., Frank McLaughlin.

Auditors.—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $5,250,000.00. No. of shares, 52,500. Par value, $5,250,000.00.		
Capital stock at beginning of year	$3,618,000 00	$361,800 00
Capital stock issued during year	1,632,000 00	$122,340 00
Total	$5,250,000 00	$484,140 00
Capital stock at end of year	$5,250,000 00	$484,140 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$523,428 00
Amount received during the year	172,707 58
Total amount paid to December 31st, 1928	$696,135 58

Synopsis of Ledger Accounts

As at December 31, 1927:		Decrease in ledger assets in 1928:	
Net ledger assets	$3,316,847 67	Disbursements	$762,956 85
Borrowed money	836,522 91	Decrease in borrowed money	146,522 91
Other ledger liabilities as follows:		Staff savings fund	332 97
Supplementary contracts	9,268 00		
Agents' balances	2,101 32		
Staff savings fund	789 81		
Sundry accounts payable	188 41		
Total ledger assets	$4,165,718 12	Total decrease	$909,812 73
Increase in ledger assets in 1928:		As at December 31, 1928:	
Income	$1,359,006 19	Net ledger assets	$4,227,172 01
Supplementary contracts	17,207 91	Borrowed money	690,000 00
Agents' balances	3,691 49	Supplementary contracts	26,475 91
Sundry accounts payable	119 30	Agents' balances	5,792 81
Decrease in disallowed assets	19,227 42	Staff savings fund	456 84
Increase in capital stock	122,340 00	Sundry accounts payable	307 71
Premium on capital stock	172,707 58		
Total increase	$1,694,299 89	Total ledger assets	$4,950,205 28
Total	$5,860,018 01	Total	$5,860,018 01

Assets

Ledger Assets

Book value of real estate:		
Office premises		$123,802 52
Held for sale		6,171 19
Mortgage loans on real estate, first mortgages		2,795,372 89
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders	$334,901 25	
Advances to policyholders under automatic non-forfeiture provisions	101,395 76	
		436,297 01
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)		1,346,468 74
Book value of stocks owned by the Company		161,447 50
Cash on hand at Head Office	$14,252 36	
Cash in chartered banks of Canada in Canada	3,481 80	
		17,734 16
Advances to agents		60,587 83
All other ledger assets as follows:		
Sundry accounts receivable		2,323 44
Total Ledger Assets		$4,950,205 28

Non-Ledger Assets

Interest due, $1,873.71; accrued, $63,248.67	$65,122 38
Net premiums due and uncollected and deferred	161,883 62
Market value of bonds, debentures and stocks over cost	26,776 74
Total Non-Ledger Assets	$253,782 74
Total Assets	$5,203,988 02

Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain		$3,643,725 00
Net liability for payments due under contracts		31,043 00
Provision for unreported death losses and disability claims		3,957 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:		
Amounts assured		21,015 91
Received from policyholders in advance: premiums		4,334 78
Borrowed money		690,000 00
All other liabilities:		
Agents' balances		5,792 81
Sundry accounts payable		307 71
Staff savings fund		456 84
		$4,400,633 05
Undivided surplus	$248,314 97	
Investment reserve	70,900 00	
		$319,214 97
Capital stock paid in cash		484,140 00
Total Liabilities, Surplus and Capital		$5,203,988 02

Income

	First year	Renewals	Totals
Assurance premiums	$178,686 07	$964,682 65	$1,143,368 72
Less reinsurance premiums paid	4,169 96	67,930 48	72,100 44
Total net premiums	$174,516 11	$896,752 17	$1,071,268 28
Interest and dividends			237,797 97
Gross rents for Company's property (including $7,225.00, for Company's occupancy of its own buildings) less $4,966.23 for taxes, expenses and repairs in connection with such properties			9,110 32
Gross profit on sale or maturity of ledger assets: Mortgages, $800.00; real estate, $10,417.48; bonds, $2,020.14; stocks, $27,592.00			40,829 62
Total Income			$1,359,006 19

Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts: Death, endowment and disability claims—				
Amount assured, ordinary	$175,396 91	$3,350 00	$5,487 14	$184,234 05
Less received for reinsured	9,303 00	.....	.....	9,303 00
Net Totals	$166,093 91	$3,350 00	$5,487 14	$174,931 05
Net surrender values				118,717 69
Net dividends, in cash				3,429 17
Double indemnity claims				10,000 00
Total Net Disbursements in respect of Assurance and Annuity Contracts				$307,077 91
Interest or dividends to shareholders				$22,149 90
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate				21,085 78
Head office expenses: Salaries, $53,468.59; directors' fees, $2,993.00; auditors' fees, $3,150.00; travelling expenses, $5,834.36; rents, $7,225.00; miscellaneous, $2,291.86				$74,962 81
Branch office and agency expenses: Assurance commissions—first year, $95,889.08; renewal, $53,471.56; salaries, $26,219.98; payment to shareholders of Policy Holders' Mutual, $16,886.48; field expense, $25,187.50; travelling expenses, $1,743.66; rents, $14,758.90; miscellaneous, $2,146.55				236,303 71
All other expenses: Advertising, $13,304.54; office furniture, $4,002.22; books and periodicals, $856.52; postage, $5,494.60; express, telegrams and telephones, $4,726.01; printing and stationery, $13,366.89; legal fees, $5,222.64; commissions on loans, $2,541.25; medical fees, $6,819.77; miscellaneous, $45,042.30				101,376 74
Total Disbursements				$762,956 85

Exhibit of Policies (Ordinary)

In respect of entries on this page "reinsured" means "reinsured with other insurers licensed in this province"

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1927..	7,966	$18,495,154	5,978	$11,031,815	2,661	$7,203,614	3,212	16,605	$36,733,795
New issued.....	1,304	3,188,357	1,416	3,227,648	437	1,343,015	.....	3,157	7,759,020
Old revived....	60	128,500	59	114,380	4	17,000	.....	123	259,880
Old increased...	1	2,055	3	14,000	.....	5,000	480	4	21,535
Transferred to..	138	359,266	180	362,121	52	186,711	.....	370	908,098
Totals.....	9,469	$22,173,332	7,636	$14,749,964	3,154	$8,755,340	3,692	20,259	$45,682,328
Less ceased by:									
Death.....	27	86,885	17	42,800	15	55,630	.....	59	185,315
Maturity.....	.....	.....	3	3,350	.....	.....	.....	3	3,350
Expiry.....	.....	.....	.....	.....	19	149,720	.....	19	149,720
Surrender.....	234	571,360	174	565,750	1	330	.....	409	1,137,440
Lapse.....	432	890,370	459	733,250	192	658,641	.....	1,083	2,282,261
Decrease.....	.....	71,184	.....	69,130	.....	51,471	.....	.....	191,785
Not taken.....	124	379,777	147	249,814	15	84,461	.....	286	714,052
Transferred from.....	130	345,806	186	368,121	54	194,171	.....	370	908,098
Total ceased....	947	$2,345,382	986	$2,032,215	296	$1,194,424	.....	2,229	$5,572,021
At end of 1928..	8,522	$19,827,950	6,650	$12,717,749	2,858	$7,560,916	3,692	180,30	$40,110,307
Reinsured.....	.....	677,795	.....	173,261	.....	$2,273,717	.....	.....	$3,124,773

Miscellaneous

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: Death claims, $9,303; matured endowments, none. Total amount in force divided as to dividend plan: Annual, none; quinquennial, none; deferred, none; non-participating, $40,110,307; total, $40,110,307. Additional accidental death benefits: Gross amount issued, $2,549,363; reinsured, $459,302; terminated by accidental death, $10,000; reinsured, none; in force, $12,262,272; reinsured, $1,856,798.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
Ordinary without Profits:					
Life.....	8,518	$19,773,473	$2,090,929	677,795	139,623
Endowment assurance.....	6,650	12,724,069	1,589,002	173,261	49,281
Term, etc.....	1,048	5,476,765	43,349	2,273,717	13,907
Additional accidental death benefits.....	.....	(12,262,272)	9,719	(1,856,798)	1,075
Disability benefits.....	.....	(10,633,558)	92,906	(122,638)	891
Extra premiums	.....	.....	3,652	.....	.....
Totals.....	16,216	$37,974,307	3,829,557	3,124,773	$204,777
Group without Profits.....	1,814	$2,136,000	13,485	.....	.....
Grand Totals.....	18,030	$40,110,307	$3,843,042	$3,124,773	$204,777

Summary of Reserve

	Without Profits	Total
Total reserve, assurance and annuity contracts.....	$4,168,849	$4,168,849
Total reserve on reinsured contracts.....	209,571	209,571
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	$3,959,278	$3,959,278
Deduction made therefrom (permitted under The Insurance Act)...	315,553	315,553
Full deduction permitted, adjusted for reinsured, being.....	315,553	315,553
Net reserve carried in the liabilities.....	$3,643,725	$3,643,725
Net reserve computed on the statutory basis (without deduction).....	3,959,278	3,959,278
Reserve maintained by the Company in excess of the statutory reserve...	Nil	Nil

Miscellaneous Statement

I. 1. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities" was made using the OM (5) Table of Mortality throughout with interest at 3½ per cent., taking advantage of the deductions allowed in the first ten years by The Ontario Insurance Act.

(a) The number of policies issued to lives resident in tropical or semi-tropical countries was negligible and no extra reserve was set up.

(b) Policies issued at ages higher than the true age were valued at the rated-up age.

(c) Policies issued with liens were valued as if no lien existed, i.e. the lien is ignored.

(d) (1) The Company has no policies in force issued with an extra premium payable in one sum.

(2) On policies issued with an extra premium payable annually 50 per cent. of the annual extra is held as additional reserve.

(e) All substandard policies issued by the Company are on the basis of (b), (c), (d).

(f) The Reserve held for Disability Benefit is as follows:

(1) Before occurrence—50 per cent. of the accumulated disability premium collected on business in force, December 31, 1928, was held as reserve.

(2) After occurrence—for claims in the first year of disability, 50 per cent of the Hunter's 3 per cent. disabled life reserve; for claims in the second year 75 per cent. of Hunter's reserve and for claims of over two years 100 per cent. of Hunter's reserve.

(g) The Company has no annuities other than one supplementary contract not involving life contingencies.

(h) On policies providing for additional accidental death benefits, the Company held 50 per cent. of the additional extra premium therefor.

2. Items of Special Reserve—The Company has several reducing premium policies for which an extra reserve was held which is included with the regular reserves.

II. No modifications. The extended term insurance is usually eliminated.

III. The average rate of interest earned in 1928 was 6.90 per cent.

IV. All policies issued by the Company are non-participating.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
(a) (1) Governments Bonds—Dominion:		
Dominion of Canada Victory Loan, Nov. 1, 1934, 5½%	$100 00	$103 17
Dominion of Canada Victory Loan, Nov. 1, 1934, 5½%	500 00	512 89
Dominion of Canada Victory Loan, Nov. 1, 1934, 5½%	1,000 00	1,025 60
(a) (2) Government Bonds—Provincial:		
Province of Alberta, Feb. 15, 1940, 5%	31,000 00	30,077 03
British Columbia, Jan. 15, 1951, 4½%	25,000 00	23,727 50
New Brunswick, Jan. 1, 1933, 3½%	15,000 00	14,272 50
Ontario, Dec. 1, 1945, 4½%	5,000 00	4,821 50
(a) (3) Government Bonds—Foreign:		
Argentine Nation, Aug. 1, 1962, 5½%	5,000 00	4,838 00
Province of Buenos Aires (Argentine), Mar. 1, 1961, 6%	5,000 00	4,754 00
Commonwealth of Australia, Nov. 1, 1956, 4½%	10,000 00	8,932 00
United States of Brazil, Oct. 15, 1957, 6½%	5,000 00	4,923 50
State of Rio Grande Do Sul (Brazil), June 1, 1968, 6%	5,000 00	4,700 50
Republic of Colombia, Jan. 1, 1961, 6%	5,000 00	4,741 00
Republic of Colombia, Oct. 1, 1961, 6%	10,000 00	9,479 00
Dept. of Cundinamarca (Colombia), Nov. 1, 1959, 6½%	5,000 00	4,651 50
Municipality of Medellin (Colombia), Dec. 1, 1954, 6½%	5,000 00	4,692 50
Republic of Chile, Apr. 1, 1960, 6%	5,000 00	4,730 50
Kingdom of Denmark, 1962, 4½%	5,000 00	4,467 00
Republic of Peru, Dec. 1, 1960, 6%	5,000 00	4,614 00
Republic of Peru, Oct. 1, 1961, 6%	5,000 00	4,537 50
Republic of Peru, Oct. 1, 1961, 6%	5,000 00	4,537 50
Republic of Uruguay, May 1, 1960, 6%	5,000 00	4,938 00
(b) (2) Government Guaranteed—Provincial:		
Can. Northern Pacific Ry. (B.C. Guar.), Apr. 2, 1950, 4½%	1,460 00	1,311 19
Can. Northern Pacific Ry. (B.C.), Apr. 2, 1950, 4½%	6,326 67	5,681 84
Can. Northern Pacific Ry. (B.C.), Apr. 2, 1950, 4½%	9,733 33	8,741 28
Can. Northern Western Ry. (Alta.), Oct. 22, 1943, 4½%	24,000 00	21,914 09
Can. Northern Western Ry. (Alta.), Feb. 16, 1942, 4½%	5,937 32	5,495 14
Can. Northern Western Ry. (Alta.), Oct. 22, 1943, 4½%	6,000 00	5,686 20
Hanna Hospital (Guar. Prov. Alta.), Sept. 1, 1929-41, 8%	6,355 83	6,630 63
Hydro-Electric Power Commission (Guar. Prov. Ont.), Apr. 1, 1960, 4½%	10,000 00	9,331 00
(b) (3) Government Guaranteed—Foreign:		
French Line (Guar. by French Govt.), Feb. 15, 1951, 6½%	5,000 00	5,049 50
City of Tokio (Guar. by Japanese Govt.), Oct. 1, 1961, 5½%	5,000 00	4,738 00
City of Yokohama (Guar. by Japanese Govt.), Dec. 1. 1961, 6%	5,000 00	5,021 50
(c) (1) Canadian Municipals—Cities:		
City of Brandon, Man., May 1, 1933, 5%	2,000 00	1,960 61
City of Edmonton, Apr. 1, 1947, 5½%	7,000 00	7,064 40
City of Galt, Ont., Dec. 6, 1941, 6%	1,664 33	1,822 11
City of Galt, Ont., Dec. 6, 1941, 5%	1,812 98	1,812 98
City of Galt, Ont., Dec. 6, 1941, 5½%	1,457 28	1,526 36
City of Galt, Ont., Sept. 24, 1946, 4%	5,000 00	4,411 00
City of Hull, Que., May 5, 1941, 6%	10,000 00	10,873 00
City of Kitchener, Ont., Nov. 1, 1938-39, 5%	12,391 94	12,370 27
City of Kitchener, Ont., Aug. 1, 1938-45, 5%	12,659 50	12,662 41
City of Kitchener, Ont., Aug. 1, 1949, 5%	160 78	162 85
City of Lachine, Que., July 2, 1953, 5%	9,000 00	9,000 00
City of Moncton, N.B., June 15, 1955, 4½%	25,000 00	23,702 50
City of Niagara Falls, Ont., Nov. 1, 1937-46, 5%	14,899 57	14,899 57
City of Oshawa, Ont., Dec. 31, 1930, 5%	5,000 00	4,995 00
City of Oshawa, Ont., Dec. 31, 1931-39, 5%	8,699 25	8,699 25
City of Port Moody, B.C., Feb. 2, 1936, 5½%	27,000 00	26,560 00
City of Port Moody, B.C., Oct. 27, 1930, 6%	8,000 00	8,000 00
City of Port Moody, B.C., Feb. 2, 1936, 5½%	1,000 00	980 00

Schedule "D"—*Continued*

	Par Value	Book Value
City of Quebec, Que., Feb. 1, 1953, 5%	$17,000 00	$16,532 04
City of Vancouver, B. C., Sept. 1, 1939, 3½%	6,000 00	5,019 39
City of Windsor, Ont., Dec. 31, 1934, 5%	25,000 00	24,947 50
(c) (1) Canadian Municipals—Towns:		
Carleton Place, Ont., June 30, 1942-51, 5%	10,100 00	10,075 50
Coronation, Alta., Dec. 15, 1929-37, 6%	4,620 65	4,722 90
Eastview, Sask, Dec. 31, 1932-33, 5½%	8,000 00	8,079 49
Ford City, June 15, 1945-47, 6%	25,000 00	26,117 56
Ford City, Aug. 1, 1932, 6%	2,000 00	2,035 40
Ford City, Dec. 15, 1935, 6%	25,000 00	25,717 50
Ford City, June 1, 1933, 6½%	2,000 00	2,074 80
Fort Frances, Ont., Dec. 31, 1935-38, 6%	5,880 67	6,079 50
Kenora, Ont., Aug. 1, 1929-35, 7%	2,896 66	3,001 84
Kenora, Ont., Aug. 1, 1939, 7%	639 35	689 73
Kenora, Ont., Dec. 31, 1933, 6½%	11,217 94	11,457 22
Leaside, Ont., June 15, 1945-51, 5½%	3,651 02	3,651 02
Medicine Hat, Alta., Oct. 1, 1952, 6%	8,000 00	8,000 00
Medicine Hat, Alta., Oct. 1, 1942, 5%	2,000 00	1,812 40
Medicine Hat, Alta., Oct. 1, 1952, 6%	3,000 00	3,088 80
Medicine Hat, Alta., Nov. 14, 1951, 6%	1,000 00	1,029 20
Petrolia, Ont., Dec. 31, 1929-30, 6%	1,245 49	1,263 16
Port Dover, Ont., Dec. 1, 1936-45, 5½%	4,884 19	5,048 18
Preston, Ont., Dec. 31, 1929-54, 5½%	8,340 09	8,876 94
Preston, Ont., Dec. 31, 1929-33, 5½%	4,608 72	4,670 02
Preston, Ont., Apr. 1, 1929-55, 5½%	5,615 43	5,838 87
Preston, Ont., Apr. 1, 1929-45, 5½%	13,637 16	14,019 96
Riverside, Dec. 28, 1929-30, 5½%	12,000 00	11,898 74
Sandwich, Ont., Apr. 3, 1929-46, 6%	7,539 78	7,952 96
Shaunavon, Sask., Aug. 15, 1929-45, 6½%	4,588 57	4,756 46
Shaunavon, Sask., Oct. 1, 1929-45, 6½%	7,340 70	7,609 15
Springhill, N.S., July 1, 1946, 5½%	5,500 00	5,667 75
Tecumseh, Ont., Dec. 15, 1929-45, 6%	14,780 08	15,611 31
Tecumseh, Ont., June 30, 1929-45, 6%	22,836 39	24,120 71
Timmins, Ont., 1929-30, 6½%	7,413 07	7,465 04
Timmins, Ont., 1929-34, 7%	9,796 07	10,105 92
Tuxedo, Man., Dec. 1, 1942, 6%	10,000 00	9,880 00
Tuxedo, Man., Dec. 1, 1945, 6%	14,000 00	13,738 20
Tuxedo, Man., Dec. 1, 1945, 6%	20,000 00	19,710 00
Waterloo, Ont., June 1, 1934, 5%	10,000 00	10,000 00
Wilkie, Sask., Jan. 2, 1935-37, 5½%	3,000 00	3,000 00
Yorkton, Sask., Jan. 15, 1929-36, 7%	53,254 29	55,280 62
(c) (1) Canadian Municipals—Villages:		
Cayuga, Ont., Dec. 1, 1929-44, 5½%	17,509 32	18,010 44
Dafoe, Sask., Dec. 1, 1929-32, 8%	1,280 00	1,352 83
Embro, Ont., Aug. 15, 1929-32, 6%	1,506 86	1,542 02
Fort Erie, Ont., Dec. 1, 1954, 5½%	5,021 82	5,198 59
Marcelin, Sask., Dec. 15, 1929-32, 8%	1,200 00	1,268 28
New Hamburg, Ont., Aug. 15, 1929-33, 5%	3,239 21	3,239 21
Ridgedale, Sask., Dec. 31, 1929-32, 8%	830 00	877 25
St. Emilien (Lac St. Jean), Aug. 1, 1940-47, 5½%	29,000 00	29,634 77
St. Emilien (Lac St. Jean), Feb. 1, 1929-39, 5½%	3,800 00	3,859 48
Tantallon, Sask., May 1, 1929-32, 8%	1,200 00	1,268 28
(c) (1) Canadian Municipals—Counties:		
County of Restigouche, N.B., June 15, 1945, 5%	25,000 00	25,225 00
(c) (1) Canadian Municipals—Municipalities:		
Municipality of Burnaby, B.C., Dec. 31, 1944, 5%	10,000 00	9,731 63
Rural Municipality of Whitemouth, Man., Apr. 1, 1929-35, 6%	3,991 11	3,991 11
(c) (1) Canadian Municipals—Districts:		
Point Grey, Feb. 1, 1953-62, 5%	5,353 26	5,134 55
South Vancouver, June 15, 1966, 5½%	15,000 00	16,237 50
(c) (1) Canadian Municipals—Townships:		
East York, May 1, 1942-45, 5½%	28,000 00	28,586 88
Sombra, June 1, 1929-32, 6%	2,738 13	2,802 01
Teck, Sept. 1, 1930, 6%	2,000 00	2,018 60
Teck, May 1, 1929-33, 6%	3,653 39	3,703 17
Tisdale, Ont., Sept. 1, 1929-30, 6%	3,176 10	3,170 16
Tisdale, Ont., Sept. 1, 1930, 6%	3,000 00	2,988 90
Tisdale, Ont., July 1, 1929-36, 5½%	26,892 53	26,946 32
(c) (2) Canadian School Districts:		
Arroyo School District, No. 1980, Sask., Mar. 1, 1929-31, 8%	300 00	313 89
Aylmer School District, Que., Sept. 1, 1955, 5%	8,500 00	7,684 85
Belleau Brook School District, Mar. 1, 1929-31, 8%	750 00	780 38
Boyer Lake School District, No. 4331, Sask., Aug. 18, 1929-32, 8%	1,974 43	2,089 50
Bradbury School District, No. 1481, Man., Jan. 1, 1929-37, 6½%	800 00	815 10
School District of Brightstone, Man., Feb. 1, 1929-37, 8%	720 00	795 31
Brooklands School District, Oct. 1, 1933-42, 7%	5,000 00	5,169 79
Clay Centre School District, No. 4672, Dec. 31, 1929-41, 6%	2,732 95	2,814 58
Coxley School District, No. 4662, Dec. 31, 1929-41, 5¾%	2,740 09	2,781 01
School District of Cumming, Man., Apr. 1, 1929-36, 8%	2,400 00	2,629 68
Edmonton School District, Aug. 1, 1963, 5½%	6,000 00	6,000 00
Edmonton Separate School, Feb. 1, 1929-40, 6%	12,000 00	11,949 76
Edzell School District, No. 1562, Sask., Dec. 13, 1929-46, 6%	4,500 00	4,615 65
Grange View School District, Jan. 1, 1929-32, 8%	600 00	610 74
Grayson Roman Catholic School District, Sask., Dec. 1, 1929-32, 8%	2,467 16	2,610 95
Greenvale School District, Jan. 15, 1929-31, 8%	200 00	202 74
Harmonien School District, Alta., Dec. 10, 1929-36, 8%	1,066 67	1,106 32
Hussar School District, Alta., Dec. 1, 1929-36, 8%	3,733 33	3,869 25
School District of Iris (Man.), Feb. 1, 1929-37, 8%	900 00	994 14
Kindersley School District, June 1, 1929-54, 6½%	3,796 03	4,187 02
Lebanon School District, No. 1544, Alta., Sept. 1, 1929-37, 8%	900 00	926 43
Lemberg School District, No. 1497, Man., Jan. 1, 1929-46, 6%	2,625 00	2,711 97
Lotus School District, No. 3725, Alta, Sept. 3, 1929-30, 7%	360 00	360 00
City of Montreal Protestant Board of School Commissioners, Jan. 1, 1952, 5%	10,000 00	9,668 40

Schedule "D"—*Continued*

	Par Value	Book Value
Norway Valley School District, Alta., Mar. 30, 1929-36, 8%	$960 00	$994 76
Murray Lake School District, No. 4275, Sask., Dec. 1, 1929-32, 8%	987 21	1,044 74
Patriot School District, No. 4631, Sask., Dec. 15, 1929-40, 6½%	2,603 11	2,750 29
Quebec Roman Catholic School, Nov. 1, 1949, 5%	28,000 00	26,603 36
Redvers School District, Sask., Dec. 1, 1929-46, 5½%	9,410 43	9,410 43
Roanoke School District, Dec. 20, 1929-30, 8%	1,116 01	1,143 84
St. Charles School District, Man., Dec. 15, 1929-40, 7%	6,000 00	6,223 86
St. Etienne School District, No. 1585, Feb. 1, 1929-47, 6%	2,140 19	2,157 10
St. Henry's Roman Catholic Separate School District, No. 5, Mar. 2, 1929-44, 6½%	10,000 00	10,427 26
St. Jean School District, No. 1508, Nov. 1, 1929-36, 6½%	800 00	818 16
St. Paul Separate School District, No. 20, Sask., Dec. 31, 1929-56, 5½%	10,949 51	10,342 69
St. Paul Roman Catholic Schools, Dec. 31, 1929-56, 5½%	3,385 90	3,198 29
Sambor School District, Man., Mar. 1, 1929-41, 6½%	1,371 91	1,459 85
Sanctuary School District, No. 4566, Sask., Apr. 1, 1929-46, 5¾%	4,241 50	4,282 22
Sarto School District, No. 1539, Man., Dec. 31, 1929-30, 7%	600 00	608 45
Shawinigan Falls Schools, Nov. 1, 1951-53, 5%	20,000 00	19,812 12
Striy School District, No. 1424, Man., Jan. 1, 1929-37, 6½%	720 00	733 59
Sundre School District, Alta., Dec. 10, 1929-36, 8%	1,333 33	1,382 03
School District of Trieste, Alta., No. 410, Dec. 8, 1929-37, 8%	600 00	617 61
Tuxedo School District, Nov. 1, 1929-46, 6%	18,000 00	18,243 00
Vidette School District, No. 4644, Sask., Aug. 24, 1929-41, 6%	2,730 46	2,812 02
Wartime School District, 10-Year Annuity Debentures, Feb. 1, 1929-36, 5¾%	5,894 42	5,923 89
Westwood School District, No. 4301, Sept. 14, 1929-32, 8%	987 20	1,044 73
Whitecourt School District, No. 2736, Alta., July 15, 1929-37, 8%	3,600 00	3,722 63
Woodside School District, Man., Jan. 1, 1929-32, 8%	450 00	458 05
Wrentham Consolidated School District, Alta., Dec. 1, 1929-48, 7½%	12,197 51	13,453 37
(c) (3) Rural Telephone Companies:		
Bromhead Rural Telephone Co., Jan. 2, 1929-36, 8%	2,433 05	2,518 53
Eastern Edam Rural Telephone Co., Dec. 31, 1929-37, 7½%	2,167 94	2,344 45
Lacadia Rural Telephone Co., Mar. 1, 1929-41, 6%	5,468 97	5,632 33
Pilger Rural Telephone Co., Jan. 3, 1929-36, 6%	1,137 70	1,149 94
(d) Public Utilities:		
St. Jerome Power Limited, June 1, 1951-58, 5¼%; Dec. 1, 1949-58, 5¼%	25,000 00	24,012 81
(e) Miscellaneous:		
Abitibi Power & Paper, June 1, 1953, 5%	10,000 00	9,119 00
Canada Power & Paper Corp., Jan. 1, 1958, 5½%	10,000 00	9,885 00
Canada Northern Power Co., May 1, 1953, 5%	5,000 00	4,801 50
Firstbrooke Boxes Limited, June 15, 1948, 6%	5,000 00	5,000 00
The Great Lakes Paper Co., Ltd., Mar. 1, 1950, 6%	5,000 00	4,976 00
The Great Lakes Paper Co., Ltd., Mar. 1, 1950, 6%	5,000 00	4,976 00
Great West Saddlery Co., Mar. 1, 1948, 6%	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., June 1, 1953, 5½%	5,000 00	4,901 00
Howard Smith Paper Mills Co., Ltd., June 1, 1953, 5½%	5,000 00	4,901 00
Lord Nelson Hotel Co., Ltd., Nov. 1, 1947, 6½%	10,000 00	10,049 00
Montreal Apartments, Ltd., June 1, 1948, 5½%	5,000 00	4,703 50
Ontario Building, Ltd., Mar. 1, 1943, 6½%	5,000 00	4,953 50
Ritchie Cut Stone, Ltd., Sept. 1, 1948, 6½%	5,000 00	4,850 00
Royal Exchange Building, July 2, 1948, 6%	5,000 00	4,954 00
E. L. Ruddy Co., Ltd., June 30, 1948, 6½%	5,000 00	4,951 00
Star Steam Laundry Co., Ltd., Jan. 15, 1943, 6½%	5,000 00	4,822 25
	$1,352,288 84	$1,346,468 74

Schedule "E"

Stocks Owned by the Company

Steel Company of Canade, Common, 1,860 shares	$46,500 00	$107,327 50
Winnipeg Electric Railway, Preferred, 100 shares	10,000 00	10,920 00
Royal Bank of Canada, Common, 116 shares	11,600 00	43,200 00
‡Totals	$68,100 00	$161,447 50

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.
Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of incorporation.—1890. *Date commenced business in Canada.*—†Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$619,000	Premiums—Ontario (net)	$85,046
Total assets	2,087,352	Premiums—Total business (net)	1,274,941
Total liabilities	974,332	Claims—Ontario (net)	42,491
Surplus protection of policyholders	1,113,020	Claims—Total business (net)	667,676

†Prior to this date business confined to Province of British Columbia.

*See note on page 1.

‡The Company also owns 100 shares of Winnipeg Electric Railway common stock which is not included above.

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.
Date of incorporation.—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$140,869
Assets in Canada	356,419	Premiums—Canada (net)	322,023
Liabilities in Canada	199,235	Claims—Ontario (net)	32,470
		Claims—Canada (net)	111,390

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE,, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 60 King St. W., Toronto.

Date of incorporation.—Aug. 22, 1900. *Date commenced business in Canada.*—Mar. 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$973,333	Premiums—Ontario (net)	$106,466
Assets in Canada	696,234	Premiums—Canada (net)	375,425
Liabilities in Canada	297,853	Claims—Ontario (net)	49,488
		Claims—Canada (net)	181,184

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of organization.—1824. *Date commenced business in Canada.*—Aug. 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$486,666	Premiums—Ontario (net)	$64,323
Assets in Canada	203,624	Premiums—Canada (net)	159,056
Liabilities in Canada	116,105	Claims—Ontario (net)	15,310
		Claims—Canada (net)	57,976

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.
Chief or General Agent in Ontario.—Lawson T. Hargreaves, Metropolitan Bld :., Toronto.
Date of incorporation.—1864. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$6,100,150	Premiums—Ontario (net)	$31,310
Assets in Canada	168,958	Premiums—Canada (net)	51,096
Liabilities in Canada	23,951	Claims—Ontario (net)	1,993
		Claims—Canada (net)	7,927

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Phenix Compagnie Francaise du*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.
Chief or General Agent in Ontario.—Wm. G. Mitchell, 90 Adelaide St. E., Toronto.
Date of organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..Francs	16,000,000	Premiums—Ontario (net)	$25,372
Assets in Canada	$226,617	Premiums—Canada (net)	132,232
Liabilities in Canada	102,306	Claims—Ontario (net)	9,952
		Claims—Canada (net)	65,577

*See note on page 1.

PHOENIX ASSURANCE COMPANY, LIMITED OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.

Chief or General Agent in Ontario.—D. K. Ridout, Northern Ontario Bldg., Toronto.

Date of organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash	£1,005,000
Life,—	
Assets in Canada	$3,883,623
Ontario business in force (gross)	2,500,452
Canadian business in force (gross)	7,995,725
Other than Life,—	
Assets in Canada	$2,694,069
Liabilities in Canada	1,163,814

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net)	$54,114
Premiums—Canada (net)	228,600
Death Claims—Ontario (net)	78,112
Death Claims—Canada (net)	274,590
Other than Life,—	
Premiums—Ontario (net)	$409,981
Premiums—Canada (net)	1,845,544
Claims—Ontario (net)	294,307
Claims—Canada (net)	917,414

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. E., Toronto.

Date of incorporation.—May 31, 1859. *Date commenced business in Canada.*—May 20, 1890*

Capital stock paid in cash	$6,000,000
Assets in Canada	736,147
Liabilities in Canada	295,615

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$130,629
Premiums—Canada (net)	687,349
Claims—Ontario (net)	66,334
Claims—Canada (net)	442,565

PILOT AUTOMOBILE & ACCIDENT INSURANCE COMPANY, LIMITED

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—April 2, 1927. *Commenced business.*—April 20, 1927.

Officers (as at date of filing statement).—President, Hon. W. D. Euler; Vice-President, E. W. Clement; Managing Director, D. McIntosh; Secretary, A. M. Anderson.

Directors (as at date of filing statement).—Hon. W. D. Euler, Senator Jas. P. Rankin, Hon. Jas. Malcolm, W. E. Baetz, E. W. Clement, W. J. Motz, A. W. Augustine, N. Brown, E. C. Greb, D. McIntosh, A. W. Puncher, Jno. S. Dowling, Geo. Hancock, Harry L. Walker, Major H. F. Windeyer.

Auditors.—Scully & Scully, Kitchener.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No. of shares, 20,000. Par value, $100.00.		
Capital stock at beginning of year	$452,500 00	$45,250 00
Capital stock issued during year	297,500 00	29,750 00
Capital stock at end of year	$750,000 00	$75,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$43,250 00
Amount received during the year	31,750 00
Total amount paid to December 31, 1928	$75,000 00

*See note on page 1.

Assets

Market value of bonds, debentures and debenture stocks owned by the Company	$151,517 36
Cash at head office	50 00
Cash in banks	6,810 32
Interest accrued	2,606 04
Agents' balances and premiums uncollected (*net, commission deducted*)	12,250 50
Amount due from reinsurance on losses already paid	363 30
Deposit with reinsuring company	200 00
Total Admitted Assets of the Company	$173,797 52

Liabilities

(All in the Province)

Total provision for unpaid claims		$34,066 76
Total net reserve, $63,296.94; carried out at 80 per cent. thereof		50,637 55
Taxes due and accrued		3,378 15
Reinsurance premiums		130 00
Return premiums		361 53
Sundry liabilities		1,085 83
Total of all liabilities except capital stock		$89,659 82
Capital stock paid in cash	$75,000 00	
Surplus in Profit and Loss account	9,137 70	
Excess of assets over liabilities		84,137 70
Total Liabilities		$173,797 52

Profit and Loss Account

Premiums Written (All in Ontario)

Class of Business	Gross Premiums on Risks Written or Renewed during the Year	Reinsurance Ceded and Return Premiums	Net Premiums Written
Fire	$4,173 53	$968 38	$3,205 15
Automobile	186,151 37	30,386 59	155,764 78
Accident and Sickness	3,699 47	656 79	3,042 68
Burglary	1,603 97	117 71	1,486 26
Liability	252 15	61 43	190 72
Guarantee	1,305 64	139.36	1,166 28
Plate Glass	441 85	22 03	419 82
Total	$197,627 98	$32,352 29	$165,275 69

Net premiums written (*all in Ontario*)	$165,275 69
Reserve of unearned premiums (80 per cent.):	
At beginning of year	10,427 31
At end of year	50,637 55
Increase	$40,210 24
Net premiums earned	$125,065 45
Net claims incurred	$69,036 20
Net adjustment expenses	5,927 65
Commissions	40,460 96
Taxes	3,348 97
Salaries, fees and travelling expenses	23,041 55
All other expenses	11,953 86
Underwriting loss	$28,703 74
Other revenue:	
Interest earned	4,436 59
Commission on sale of stock	3,782 00
Net loss for the year	$28,049 15

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	57,727 22
Net loss down	28,049 15
Total	$29,678 07
Premium on capital stock received in cash	$31,750 00
Total	$61,428 07
Increase in paid in capital stock	29,750 00
Total	$91,178 07
Increase in disallowed assets	7,040 37
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$84,137 70

Summary of Risks—Fire

(All in Ontario)

Gross in force, January 1, 1928	$131,933 00
Taken in 1928—new and renewed	695,250 00
Total	$827,183 00
Ceased in 1928	14,300 00
Gross in force, December 31, 1928	$812,883 00
Reinsurance in force	141,800 00
Net in force, December 31, 1928	$671,083 00

Exhibit of Premiums

(All in Ontario)

Class of Business	Gross in Force Jan. 1, 1928	Taken in 1928 (including Renewed)	Ceased in 1928 (including Renewed)	Gross in Force at Dec. 31, 1928	Reinsurance thereon in Force	Net in Force Dec. 31, 1928
Fire	$769 10	$4,173 53	$340 93	$4,601 70	$824 61	$3,777 09
Automobile	21,051 89	186,151 37	87,550 30	119,652 96	6,051 59	113,601 37
Accident and Sickness	2,008 42	3,699 47	2,708 57	2,999 32	166 13	2,833 19
Burglary	1,122 30	1,603 97	677 63	2,048 64	.....	2,048 64
Liability	.....	252 15	38 00	214 15	48 70	165 45
Guarantee	633 46	1,305 64	782 22	1,156 88	.....	1,156 88
Plate Glass	29 51	441 85	55 16	416 20	.....	416 20
Totals	$25,614 68	$197,627 98	$92,152 81	$131,089 85	$7,091 03	$123,998 82

Schedule "D"

	Par Value	Book Value	Market Value
Canadian National Railway, Sept. 15, 1954, 4½%	$26,000 00	$25,557 88	$25,155 00
Canadian Northern Railway, July 20, 1958, 3½%	5,961 66	4,941 22	4,769 33
Canadian Northern Railway, July 20, 1958, 3½%	4,866 66	4,033 65	3,893 33
Canadian Northern Railways, July 20, 1958, 3½%	13,504 82	11,175 39	10,803 86
Pacific Great Eastern Railway, July 15, 1942, 4½%	5,353 33	5,149 18	5,139 20
Town of Timmins, Apr. 1, 1939, 5½%	11,000 00	11,460 90	11,275 00
Town of Timmins, Apr. 1, 1938, 5½%	4,000 00	4,156 00	4,100 00
Township of East York, May 1, 1945, 5½%	5,000 00	5,249 90	5,250 00
City of Fort William, Apr. 1, 1955, 5%	5,000 00	5,024 36	5,000 00
City of Edmonton, Aug. 1, 1953, 5%	5,839 96	5,736 88	5,839 96
Toronto Harbour Commission, Sept. 1, 1953, 4½%	10,000 00	9,730 58	9,600 00
Township of East York, July 1, 1953, 5%	2,313 02	2,301 66	2,313 02
Township of East York, July 1, 1954, 5%	3,478 66	3,461 58	3,478 66
City of Sydney, July 15, 1951, 6%	5,000 00	5,605 25	5,200 00
Town of Glace Bay, Aug. 28, 1944, 5%	5,000 00	5,134 20	5,000 00
Canada Steamship Lines, Oct. 1, 1941, 6%	5,000 00	5,136 49	5,150 00
Victoria Realty Corporation, Jan. 2, 1948, 6%	5,000 00	5,000 00	5,100 00
Great Lake Paper Co., Mar. 1, 1950, 6%	5,000 00	4,975 28	4,750 00
Howard Smith Paper Mills, June 1, 1953, 5½%	5,000 00	4,900 93	4,850 00
Famous Players, Apr. 1, 1948, 6%	5,000 00	5,000 00	5,000 00
Hinde & Dauche Paper Co., May 1, 1948, 5½%	5,000 00	5,000 00	5,000 00
Hamilton Cotton Co., Ltd., Apr. 1, 1948, 5½%	5,000 00	4,875 00	5,000 00
Dona Cona Paper Co., Feb. 1, 1948, 5½%	5,000 00	4,962 50	4,800 00
Montreal Paper Co., May 1, 1957, 5½%	5,000 00	5,125 00	5,050 00
Total*	$157,318 11	$153,693 83	$151,517 36

(*NOTE.—Carried in Assets at market value).

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers—President, James Stewart, Winnipeg; Vice-President, Frank Fowler, Winnipeg; General Manager, George Merry, Winnipeg.

Directors.—F. J. Anderson, I. J. R. Deacon, F. Scott Fowler, E. D. Martin, A. C. Michael, A. C. Reid and H. J. Symington, K.C., Winnipeg.

Chief or General Agent in Ontario.—J. F. O'Brien, Fort William.

Date of incorporation.—June 15, 1926. *Date commenced business in Canada.*—Jan. 20, 1927.

Capital stock paid in cash	$141,940
Assets in Canada	213,401
Liabilities in Canada	105,821

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$2,765
Premiums—Canada (net)	78,933
Claims—Ontario (net)	1,050
Claims—Canada (net)	26,805

*See note on page 1.

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.
Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. East, Toronto.
Date of incorporation.—Jan. 20, 1920. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$729,900	Premiums—Ontario (net)	$41,763
Assets in Canada	135,200	Premiums—Canada (net)	101,384
Liabilities in Canada	54,359	Claims—Ontario (net)	3,932
		Claims—Canada (net)	16,883

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. W. Mackenzie, Toronto.
Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.
Date of incorporation.—Mar., 1893. *Date commenced business in Canada.*—Feb. 14, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,500,000	Premiums—Ontario (net)	$76,185
Assets in Canada	122,862	Premiums—Canada (net)	110,195
Liabilities in Canada	79,779	Claims—Ontario (net)	61,230
		Claims—Canada (net)	76,314

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, N. R. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M.D., Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, Dr. T. K. Cowley, Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of incorporation.—Mar. 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$50,000	Premiums—Ontario (net)	$220,208
Total assets	318,403	Premiums—Total business (net)	415,471
Total liabilities	150,638	Claims—Ontario (net)	140,178
Surplus protection of policyholders	167,764	Claims—Total business (net)	262,806

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Robt. Hampson & Son, Ltd., Montreal.
Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.
Date of incorporation.—1799. *Date commenced business in Canada.*—Jan. 9, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,000,000	Premiums—Ontario (net)	$64,508
Assets in Canada	391,334	Premiums—Canada (net)	169,059
Liabilities in Canada	119,323	Claims—Ontario (net)	47,983
		Claims—Canada (net)	94,705

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, MONTREAL, P.Q.

Incorporated.—May 20, 1905. *Commenced business.*—1906.

Officers (as to date of filing statement).—President, Hector H. Racine; Manager, Jules H, Pigeon; Secretary, J. H. Lussier.

Directors (as to date of filing statement).—Hector H. Racine, J. O. Linteau, Harry H. Haydon. Henri Geoffrion, Jules H. Pigeon, A. J. Major, A. E. Beauvais, J. H. Fortier, M. Raymond.

Auditor.—Edmond Courtois.

*See note on page 1.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.00. No. of shares, 10,000. Par value, $100.00.		
Capital stock at end of year	$985,200 00	$251,205 00

Assets

Book value of real estate:	
Office premises (less encumbrances, $210,000.00)	$145,319 22
Held for sale (less encumbrances, nil)	8,500 00
Mortgage loans on real estate, second mortgages	3,000 00
Loans secured by bonds, stocks and other collateral	192,875 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	185,226 50
Book value of stocks owned by Company. (*For details see Schedule "E"*)	63,758 50
Cash on hand and in banks (on hand, $1,000.00; in banks, $72,609.21)	73,609 21
Interest accrued	2,103 92
Dividends due	208 50
Agents' balances and premiums uncollected (*net commission deducted*):	
Written on or after October 1st, 1928	227,563 89
Bills receivable—miscellaneous	1,801 41
Amount due from reinsurance	13,139 95
All other assets:	
Loans on life policies	17,673 09
Workmen's Compensation Bureau	28,032 92
Deferred premiums, life	11,613 64
Taxes and licenses, unexpired	6,035 27
Sundry debtors	607 80
Estimated payroll (employers' liability)	26,400 00
Total Admitted Assets of the Company	$1,007,468 82

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$2,905 50	$210,730 97	$213,636 47
Total net reserve, $252,782.77; carried out at 80 per cent. thereof	23,383 94	178,842 28	202,226 22
Taxes due and accrued	215 00	3,400 00	3,615 00
Reinsurance payable	.....	186,690 59	186,690 59
All other liabilities as follows:			
Reserve on life policies (OM 5-3%)	.....	148,000 00	148,000 00
Sundry creditors	1,000 00	13,120 49	14,120 49
Total of all liabilities except capital stock	$27,504 44	740,784 33	768,288 77
Capital stock paid in cash		$251,205 00	
Less debit balance, Profit and Loss account		12,024 95	
Excess of assets over liabilities			239,180 05
Total Liabilities			$1,007,468 82

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$44,713 28	$960,753 23	$1,005,466 51
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$25,982 18	$292,596 42	$318,578 60
At end of year	23,383 94	326,842 28	350,226 22
Increase or decrease	$2,598 24	$34,245 86	$31,647 62
Net premiums earned	$47,311 52	$926,507 37	$973,818 89
Net claims incurred	$28,786 51	$515,527 51	$544,314 02
Net adjustment expenses	1,257 48	37,506 57	38,764 05
Commissions	8,048 17	110,859 70	118,907 87
Taxes	1,572 94	22,871 08	24,444 02
Salaries, fees and travelling expenses	4,247 73	94,004 78	98,252 51
All other expenses			63,805 51
Underwriting profit			85,330 91
Other revenue:			
Interest earned			$14,340 30
Dividends earned			2,524 33
Rents earned			6,479 14
Bad debts recovered previously written off			4,178 01
Other gains, profit on sales of bonds			64 20
Total Income			$112,916 89
Other expenditure:			
Bad debts written off			10,918 37
Decrease in market value of investments			10,496 03
Net profit for the year			$91,502 49

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year..	$169,648 24
Net profit brought down	91,502 49
Total	$261,150 73
Increase in non-admitted assets	$21,970 68
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$239,180 05

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, Dec. 31, 1927	$7,717,670	$16,015,050	$23,732,720
Taken in 1928, including renewed	6,311,887	14,617,754	20,929,641
Total	$14,029,557	$30,632,804	$44,662,361
Ceased in 1928, including renewed	7,674,415	12,012,916	19,687,331
Gross in force at Dec. 31, 1928	$6,355,142	$18,619,888	$24,975,030
Reinsurance in force, Dec. 31, 1928	2,106,694	6,517,378	8,624,072
Net in force, Dec. 31, 1928	$4,248,448	$12,102,510	$16,350,958

Exhibit of Premiums

Class	Gross in Force, Dec. 31, 1927	Taken during 1928 (including Renewed)	Ceased in 1928	Gross in Force, Dec. 31, 1928	Reinsurance in force Dec. 31, 1928	Net in Force, Dec. 31, 1928
Fire:						
Ontario	$96,804 89	$69,652 89	$83,557 04	$82,900 74	$28,439 50	$54,461 24
Elsewhere	210,844 60	198,210 92	164,324 76	244,730 76	77,594 11	167,136 65
Total	$307,649 49	$267,863 81	$247,881 80	$327,631 50	$106,033 61	$221,597 89
Automobile:						
Ontario	$5,004 00	$9,008 35	$8,623 25	$5,389 10	$3,216 69	$2,172 41
Elsewhere	82,868 35	374,898 26	240,914 20	216,852 41	109,979 67	106,872 74
Total	$87,872 35	$383,906 61	$249,537 45	$222,241 51	$113,196 36	$109,045 15
Accident and Sickness:						
Ontario	$10,285 27	$10,760 50	$19,630 40	$1,415 37	$22 91	$1,392 46
Elsewhere	79,661 60	87,257 53	155,260 93	11,658 20	2,663 04	8,995 16
Total	$89,946 87	$98,018 03	$174,891 33	$13,073 57	$2,685 95	$10,387 62
Guarantee:						
Ontario	$216 65	$268 18	$216 65	$268 18	.....	$268 18
Elsewhere	14,372 79	30,563 51	24,864 38	20,071 92	$1,499 67	18,572 25
Total	$14,589 44	$30,831 69	$25,081 03	$20,340 10	$1,499 67	$18,840 43
Plate Glass:						
Ontario	$59 44	$141 78	$76 47	$124 75	.....	$124 75
Elsewhere	6,691 41	8,025 24	8,240 16	6,476 49	.....	6,476 49
Total	$6,750 85	$8,167 02	$8,316 63	$6,601 24	.....	$6,601 24
Burglary:						
Ontario	$67 50	$211 71	$150 69	$128 52	.....	$128 52
Elsewhere	16,666 36	25,180 48	20,387 58	21,459 26	$1,330 66	20,128 60
Total	$16,733 86	$25,392 19	$20,538 27	$21,587 78	$1,330 66	20,257 12
Employers' Liability:						
Elsewhere	$137,788 20	$830,505 44	$784,907 53	$183,386 11	$93,526 91	$89,859 20
Public Liability:						
Ontario	$520 68	$618 42	$770 68	$368 42	.....	$368 42
Elsewhere	12,209 92	34,092 71	29,972 16	16,330 47	$1,059 22	15,271 25
Total	$12,730 60	$34,711 13	$30,742 84	$16,698 89	$1,059 22	$15,639 67
Life:						
Elsewhere	$50,718 99	$52,736 44	$58,030 79	$45,424 64	$3,212 70	$42,211 94
All Business:						
Ontario	$112,958 43	$90,661 83	$113,025 18	$90,595 08	$31,679 10	$58,915 98
Elsewhere	611,822 22	1,641,470 53	1,486,902 49	$766,390 26	290,865 98	475,524 28
Total	$724,780 65	$1,732,132 36	$1,599,927 67	$856,985 34	$322,545 08	$534,440 26

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
On Deposit with Government of Ontario:		
Mount Royal, May, 1944, 5%	$16,000 00	$16,000 00
St. Leonard, Port Maurice, Nov., 1941, 6%	10,000 00	10,700 00
Dominion of Canada, Oct., 1943, 5%	3,000 00	3,069 00
Dominion of Canada, Oct., 1931, 5%	5,000 00	5,012 50
Dominion of Canada, Nov., 1933, 5½%	30,000 00	30,675 00
Dominion of Canada, Nov., 1934, 5½%	11,000 00	11,220 00
On Deposit with Government of Quebec:		
Grand Mere, Nov., 1935, 4½%	10,000 00	9,700 00
Hull, Nov., 1929, 5%	9,000 00	9,000 00
La Tuque, Feb., 1941, 5%	3,000 00	3,000 00
Sault au Recollet, May, 1941, 6%	3,000 00	3,210 00
Longue Pointe, Sept., 1953, 5½%	5,000 00	5,350 00
Maisonneuve, May, 1930, 5½%	12,000 00	12,120 00
Hull, Nov., 1953, 5%	12,000 00	12,000 00
La Tuque, Feb., 1941, 5%	9,000 00	9,000 00
Cartierville, May, 1937, 6%	11,000 00	11,770 00
St. Boniface, Jan., 1942, 5%	8,000 00	7,600 00
On Hand:		
Pointe Claire, May, 1944, 5%	7,000 00	7,000 00
Grand Mere, July, 1946, 5½%	4,000 00	4,200 00
Chicoutimi, May, 1930, 5½%	5,000 00	5,050 00
Comm. des Ecoles Catholiques, Montreal, Nov., 1951, 4%	5,000 00	4,400 00
Aylmer, May, 1934, 5½%	5,000 00	5,150 00
Totals	$183,000 00	$185,226 50

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value
Quebec Power, 305 shares	No par value	$26,077 50
Canada Power, 250 shares	No par value	7,250 00
Shawinigan Power, 110 shares	No par value	9,515 00
United Securities (Preferred), 200 shares	$20,000 00	20,700 00
Montreal Light Heat & Power, 2 shares	100 00	216 00
	$20,100 00	$63,758 50

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£140,000	Premiums—Ontario (net)	$130,728
Assets in Canada	$426,144	Premiums—Canada (net)	400,327
Liabilities in Canada	265,437	Claims—Ontario (net)	67,811
		Claims—Canada (net)	190,317

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Bernard Humphrey, Montreal.

Chief or General Agent for Ontario.—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St. East, Toronto.

Date of organization.—1848. *Date commenced business in Canada.*—Aug. 28, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£1,200,000	Premiums—Ontario (net)	$122,573
Assets in Canada	$344,137	Premiums—Canada (net)	335,630
Liabilities in Canada	243,100	Claims—Ontario (net)	49,999
		Claims—Canada (net)	157,533

*See note on page 1.
†Carried at market value.

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton.

Chief of General Agent in Ontario.—Alfred Wright, 14 Richmond St. East, Toronto.

Date of organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$125,000	Premiums—Ontario (net)	$39,900
Total assets	746,165	Premiums—Total business (net)	192,889
Total liabilities	180,110	Claims—Ontario (net)	13,548
Surplus protection of policyholders	566,055	Claims—Total business (net)	69,291

THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—February 15th, 1871. *Commenced business.*—July 1st, 1871.

Officers (as at date of filing statement).—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, Hugh F. Crighton.

Directors (as to date of filing statements).—Chas. M. Horswell, Alfred Wright, C. H. C. Fortner, W. R. Houghton, Joseph Walmsley.

Auditors.—H. T. Jamieson & Co.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $250,000.00. No shares, 5,000. Par value, $50.00.		
Capital stock at end of year	$100,000 00	$100,000 00

Assets

Book value of real estate, office premises (less reserve for depreciation)	$63,900 00
Mortgage loans on real estate, first charges	4,060 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	602,112 09
Book value of stocks owned by the Company. (*For details see Schedule "E"*)	55,883 26
Cash on hand and in banks	53,844 12
Interest dividends and rents due and accrued	8,480 94
Agents' balances and premiums uncollected (*net, commission deducted*): Written on or after October 1st, 1928	10,833 66
Total Admitted Assets of the Company	$799,114 07

Liabilities

All in the Province

		Total Liabilities
Total provision for unpaid claims		$3,488 28
Total net reserve, $111,947.77; at 100 per cent		111,947 77
Cash dividends to shareholders, due and unpaid		27 00
Expenses due and accrued, fire		259 50
Taxes due and accrued		5,159 13
Fire Insurance Exchange—Note		113,443 02
Total of all liabilities except capital stock		$234,324 70
Capital stock paid in cash	$100,000 00	
Reserve fund	250,000 00	
Surplus in Profit and Loss account	214,789 37	
Excess of assets over liabilities		564,789 37
Total Liabilities		$799,114 07

Profit and Loss Account

All in Ontario

Net premiums written	$117,961 88
Reserve of unearned premiums:	
At beginning of year	113,797 05
At end of year	111,947 77
Decrease	$1,849 28

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*See note on page 1.

Net premiums earned	$119,811 16
Net claims incurred	$37,581 42
Net adjustment expenses	1,161 46
Commissions	26,636 48
Taxes	5,596 67
Salaries, fees and travelling expenses	12,937 43
All other expenses	5,595 53
Underwriting profit	$30,302 17
Other revenue:	
Interest earned	$32,295 66
Rents earned	585 93
Other gains, endorsement fees	46 00
Profit on investments	222 78
Total Income	$63,452 54
Other expenditure:	
Bad debts written off	20 18
Net Profit for the Year	$63,432 36

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$530,813 69
Net profit brought down	63,432 36
Total	$594,246 05
Decrease in disallowed assets	543 32
Total	$594,789 37
Dividends declared	30,000 00
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$564,789 37

Summary of Risks—Fire

All in Ontario

Gross in force, December 31, 1927	$30,385,542 00
Taken in 1928, new and renewed	18,002,467 00
	$48,388,009 00
Less ceased during 1928	17,453,006 00
Gross in force, December 31, 1928	$30,935,003 00
Reinsurance in force, December 31, 1928	495,310 00
Net in force, December 31, 1928	$30,439,693 00

Exhibit of Premiums—Fire

All in Ontario

Gross premiums in force, December 31, 1927	$228,385 54
Taken in 1928, including renewed	131,874 84
	$360,260 38
Less ceased in 1928	137,185 53
Gross in force, December 31, 1928	$223,074 85
Reinsurance in force, December 31, 1928	1,531 09
Net in force, December 31, 1928	$221,543 76

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 1935, 6%	$10,000 00	$9,325 00
Province of Ontario, 1941, 6%	15,000 00	14,700 00
Hydro-Electric Power Commission, 1957, 4%	7,000 00	5,608 40
City of Toronto, 1948, 5½%	5,000 00	5,000 00
City of Port Arthur, 1937, 5%	5,000 00	5,437 20
City of Regina, £800, 1952, 4½%	3,893 33	3,157 10
Town of Kenora, 1940, 5%	5,000 00	5,000 00
Town of Gananoque, 1935, 4%	2,000 00	2,000 00
Town of Kenora, 1937, 5½%	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 1930, 5%	20,000 00	20,000 00
Dominion of Canada, Victory Loan, 1937, 5½%	100,000 00	100,370 42
Dominion of Canada, Victory Loan, 1933, 5½%	65,000 00	65,267 00
Dominion of Canada, 1934, 5½%	10,000 00	10,000 00
Province of Saskatchewan, 1939, 5%	21,000 00	20,103 30
Province of Ontario, 1943, 6%	25,000 00	24,575 00
Province of British Columbia, 1949, 5%	25,000 00	25,187 50
Government of Newfoundland, 1939, 5½%	25,000 00	25,225 54
Hydro-Electric Power Commission, 1960, 4½%	129,000 00	99,962 10
Hydro-Electric Power Commission, 1957, 4%	18,000 00	14,421 60

Schedule "D"—*Continued*

Canadian National Railways, 1954, 5%	$25,000 00	$24,750 00
City of Toronto, 1938, 5½%	5,000 00	5,120 50
City of Edmonton, 1946, 5½%	30,000 00	30,271 50
City of Kingston, 1943, 5%	15,000 00	14,929 50
Town of Chatham, 1929, 5½%	838 23	818 45
Town of Elmira, 1939-40, 6%	2,236 65	2,236 65
Town of Elmira, 1941, 6%	1,219 95	1,219 95
Town of Ford City, 1961-65, 5%	24,223 90	23,625 59
Village of Fort Erie, 1936-42, 5½%	27,158 92	27,745 29
Granum School District, 1929-30, 5½%	500 00	500 00
Gatineau Power Co., 1956, 5%	15,000 00	14,554 50
Totals	$638,070 98	$602,112 09

Schedule "E"

Stocks Owned by the Company

	No. of Shares	Par Value	Book Value
Consumers Gas Company of Toronto	380	$38,000 00	$55,883 26

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—Sept. 11, 1891. *Date commenced business in Canada.*—Nov. 1, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$5,000,000	Premiums—Ontario (net)	$225,633
Assets in Canada	945,421	Premiums—Canada (net)	785,133
Liabilities in Canada	580,445	Claims—Ontario (net)	117,305
		Claims—Canada (net)	387,946

QUEENSLAND INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—W. A. Suckling, 18 Toronto St., Toronto.

Date of organization.—1868. *Date commenced business in Canada.*—May 16, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$60,177
Assets in Canada	480,620	Premiums—Canada (net)	332,471
Liabilities in Canada	241,003	Claims—Ontario (net)	31,667
		Claims—Canada (net)	233,020

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal, Que.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of organization.—Mar., 1849. *Date commenced business in Canada.*—Nov. 2, 1902.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£200,000	Premiums—Ontario (net)	$78,686
Assets in Canada	$529,828	Premiums—Canada (net)	296,348
Liabilities in Canada	226,842	Claims—Ontario (net)	32,342
		Claims—Canada (net)	138,436

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Edward Milligan, Hartford, Conn.; Vice-President, E. V. Chaplin, Hartford, Conn.; Vice-President and Managing Director, J. W. Tatley, Montreal, Que.; Secretary, A. H. Vallance, Montreal, Que.

Directors.—Hon. J. P. B. Casgrain, E. R. Decary, Lieut.-Col. R. L. H. Ewing, Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, of Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.

Chief or General Agent in Ontario.—J. S. Wilson, 43 Adelaide St. East, Toronto.

Date of incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$12,135
Total assets	556,460	Premiums—Total business (net)	66,996
Total liabilities	75,713	Claims—Ontario (net)	3,120
Surplus protection of policyholders	480,747	Claims—Total business (net)	19,085

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal, Que.

Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.

Date of incorporation.—1907. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,500,000	Premiums—Ontario (net)	$13,167
Assets in Canada	113,529	Premiums—Canada (net)	34,606
Liabilities in Canada	20,360	Claims—Ontario (net)	2,503
		Claims—Canada (net)	8,092

THE RIDGELY PROTECTIVE ASSOCIATION*

HEAD OFFICE, WORCESTER, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. L. Van Vliet, Toronto.

Chief or General Agent in Ontario.—H. L. Van Vliet, 229 College St., Toronto.

Date of incorporation.—1894. *Date commenced business in Canada.*—Sept. 30, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$71,623
Assets in Canada	38,701	Premiums—Canada (net)	81,037
Liabilities in Canada	23,364	Claims—Ontario (net)	46,530
		Claims—Canada (net)	53,347

ROSSIA REINSURANCE COMPANY, LIMITED*

HEAD OFFICE, COPENHAGEN, DENMARK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of incorporation.—1918. *Date commenced business in Canada.*—Dec. 1, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,608,000	Premiums—Ontario (net)	$43,991
Assets in Canada	132,735	Premiums—Canada (net)	87,658
Liabilities in Canada	47,797	Claims—Ontario (net)	27,991
		Claims—Canada (net)	48,872

ROYAL EXCHANGE ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander McDonald, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£789,148	Premiums—Ontario (net)	$275,329
Assets in Canada	$1,743,494	Premiums—Canada (net)	1,060,344
Liabilities in Canada	699,059	Claims—Ontario (net)	118,027
		Claims—Canada (net)	623,002

*See note on page 1.

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—May 3, 1854. *Date commenced business in Canada.*—1868.

Capital stock paid in cash	$13,625,279
Life,—	
Assets in Canada	5,369,914
Ontario business in force (gross)	6,165,288
Canadian business in force (gross)	25,579,756
Other than Life,—	
Assets in Canada	$5,353,868
Liabilities in Canada	2,111,781

PREMIUMS WRITTEN—CLAIMS INCURRED

Life,—	
Premiums—Ontario (net)	$186,600
Premiums—Canada (net)	789,095
Death Claims—Ontario (net)	74,470
Death Claims—Canada (net)	280,220
Other than Life,—	
Premiums—Ontario (net)	$932,392
Premiums—Canada (net)	2,824,434
Claims—Ontario (net)	451,170
Claims—Canada (net)	1,307,312

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—John M. McGregor, 60 King St. West, Toronto.

Date of incorporation.—1907. *Date commenced business in Canada.*—Jan. 10, 1920.

Capital stock paid in cash	£30,000
Assets in Canada	$289,126
Liabilities in Canada	187,090

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$67,277
Premiums—Canada (net)	183,419
Claims—Ontario (net)	34,948
Claims—Canada (net)	109,726

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.

Chief or General Agent in Ontario.—G. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of incorporation.—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash	$4,000,000
Assets in Canada	739,723
Liabilities in Canada	345,409

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$249,376
Premiums—Canada (net)	709,032
Claims—Ontario (net)	141,734
Claims—Canada (net)	409,549

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.

Chief or General Agent in Ontario.—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of incorporation.—Mar. 22, 1926. *Date commenced business in Canada.*—July, 1926.

Capital stock paid in cash	$800,000
Assets in Canada	41,335
Liabilities in Canada	40,015

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$38,222
Premiums—Canada (net)	44,904
Claims—Ontario (net)	40,392
Claims—Canada (net)	47,357

*See note on page 1.

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Manager, G. N. Ducharme, Chambly Basin, Que.; 1st Vice-President, Hon. N. Perodeau, Spencerwood, Quebec City, Que.; 2nd Vice-President, Tancrede Bienvenu, Montreal; Secretary, N. Ducharme, Montreal.

Directors.—Hon. Sir H. Laporte, Montreal; J. N. Cabana, Montreal; Louis Lymburner, Montreal; P. Beulloc, K.C., Montreal; R. B. Bachaud, Waterloo, Que.; A. Milette, Terrebonne, Quebec.

Chief or General Agent in Ontario.—Hon. N. A. Belcourt, Rideau St., Ottawa.

Date of incorporation.—May, 1911. *Date commenced business in Canada.*—Aug., 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$214,696	Premiums—Ontario (net)	$99,981
Total assets	3,900,728	Premiums—Total business (net)	826,034
Ontario business in force (gross)	3,240,252	Death Claims—Ontario (net)	24,000
Total business in force (gross)	28,537,393	Death Claims—Total business (net)	144,120

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO.

Officers.—President, Col. J. Forbes, Michie, Toronto; Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto.

Date of incorporation.—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$225,000	Premiums—Ontario (net)	$48,210
Total assets	420,155	Premiums—Total business (net)	114,395
Total liabilities	183,339	Claims—Ontario (net)	14,006
Surplus protection of policyholders	236,815	Claims—Total business (net)	66,921

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, Reford Bldg., Toronto.

Date of incorporation.—1876. *Date commenced business in Canada.*—Dec. 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£80,000	Premiums—Ontario (net)	$157,184
Assets in Canada	502,080	Premiums—Canada (net)	331,140
Liabilities in Canada	238,705	Claims—Ontario (net)	61,619
		Claims—Canada (net)	156,142

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.

Chief or General Agent in Ontario.—Wm. A. Medland, Mail Bldg., Toronto.

Date organized.—1824. *Date incorporated.*—June 26, 1833. *Date commenced business in Canada.*—Feb., 1882.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,460,000	Premiums—Ontario (net)	$131,879
Assets in Canada	1,246,408	Premiums—Canada (net)	423,116
Liabilities in Canada	338,588	Claims—Ontario (net)	72,407
		Claims—Canada (net)	169,087

*See note on page 1.

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.
Chief or General Agent in Ontario.—W. G. Drysdale, 36 Toronto St., Toronto.
Date of incorporation.—1875. *Date commenced business in Canada.*—Dec. 11, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£500,000	Premiums—Ontario (net)	$80,872
Assets in Canada	$196,822	Premiums—Canada (net)	178,184
Liabilities in Canada	109,190	Claims—Ontario (net)	62,955
		Claims—Canada (net)	121,366

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.
Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.
Date of incorporation.—June 5, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$52,931
Assets in Canada	237,623	Premiums—Canada (net)	146,004
Liabilities in Canada	100,957	Claims—Ontario (net)	17,006
		Claims—Canada (net)	74,541

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Manager or Chief Executive Officer in Canada.—A. S. Hill, 410 Lewis Bldg., Montreal, Que.
Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$500,000	Premiums—Ontario (net)	$4,376
Assets in Canada	152,482	Premiums—Canada (net)	8,953
Liabilities in Canada	17,148	Claims—Ontario (net)	1,318
		Claims—Canada (net)	4,324

SOVEREIGN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-Presidents, W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; Assistant General Manager, M. D. Grant, Winnipeg.

Directors.—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, Winnipeg; Geo. N. Jackson, Winnipeg; J. L. Bathgate, Winnipeg.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.
Date of incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$209,995	Premiums—Ontario (net)	$123,716
Total assets	4,772,565	Premiums—Total business (net)	853,498
Ontario business in force (gross)	3,971,099	Death Claims—Ontario (net)	15,437
Total business in force (gross)	26,916,187	Death Claims—Total business (net)	90,537

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.
Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.
Date of incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$3,500,000	Premiums—Ontario (net)	$109,626
Assets in Canada	743,106	Premiums—Canada (net)	690,054
Liabilities in Canada	231,572	Claims—Ontario (net)	63,226
		Claims—Canada (net)	531,743

*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. East, Toronto.
Date of incorporation.—1871. *Date commenced business in Canada.*—Feb. 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$72,558
Assets in Canada	24,740	Premiums—Canada (net)	93,653
Liabilities in Canada	48,376	Claims—Ontario (net)	49,454
		Claims—Canada (net)	54,204

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Alexander MacDonald, Montreal.
Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.
Date of incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$19,925
Assets in Canada	$136,468	Premiums—Canada (net)	97,759
Liabilities in Canada	76,068	Claims—Ontario (net)	2,341
		Claims—Canada (net)	28,887

STUYVESANT INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.
Date of incorporation.—Nov. 25, 1850. *Date commenced business in Canada.*—Aug. 25, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$99,031
Assets in Canada	293,273	Premiums—Canada (net)	243,749
Liabilities in Canada	134,422	Claims—Ontario (net)	27,362
		Claims—Canada (net)	122,761

SUN INSURANCE OFFICE*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.
Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. East, Toronto.
Date of incorporation.—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,336,000	Premiums—Ontario (net)	$369,148
Assets in Canada	1,480,148	Premiums—Canada (net)	1,007,415
Liabilities in Canada	770,664	Claims—Ontario (net)	182,989
		Claims—Canada (net)	515,339

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Managing Director, T. B. Macaulay, Montreal, Que.; Vice-President and Actuary, A. B. Wood, Montreal, Que.

Directors.—Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Abner Kingman, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax; J. W. McConnell, Montreal; C. E. Neill, Montreal; C. B. McNaught.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$200,000	Premiums—Ontario (net)	$7,110,251
Total assets	488,958,706	Premiums—Total business (net)	103,130,843
Ontario business in force (gross)	229,140,068	Death Claims—Ontario (net)	989,630
Total business in force (gross)	1,957,211,407	Death Claims—Total business (net)	14,217,826

*See note on page 1.

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—George W. Pacaud, Montreal.

Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. East, Toronto.

Date of incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$15,000,000	Premiums—Ontario (net)	$51,081
Assets in Canada	228,840	Premiums—Canada (net)	120,800
Liabilities in Canada	100,303	Claims—Ontario (net)	49,712
		Claims—Canada (net)	71,565

TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Incorporated.—July 21, 1921. *Amendments to charter.*—March 15, 1922; April 19, 1927; November 9, 1928. *Commenced business.*—October, 1921.

Officers (as at date of filing statement).—President, G. L. Smith; Vice-Presidents, A. E. Dawson, Rt. Hon. Arthur Meighen, K.C.; Manager, A. E. Dawson.

Directors (as at date of filing statement).—C. H. Ackerman, J. T. Braund, A. E. Dawson, R. T. Evans, Forbes Godfrey, M. A. Mackenzie, Chas. W. Buchanan, Roy Lawson, C. V. Cummings, G. L. Smith, A. E. Wilson.

Auditors.—J. A. Carstairs & Co., Geo. O. Merson & Co.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $2,000,000.00. No of shares, 200,000. Par value, $10.00.		
Capital stock at beginning of year	$1,119,300 00	$306,465 00
Capital stock issued during year	Nil	138,653 50
Total	$1,119,300 00	$445,118 50
Deduct capital stock, adjustment of par value	674,181 50	.....
Capital stock at end of year	$445,118 50	$445,118 50

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year	$286,962 50
Amount received during the year	409,672 05
Total amount paid to December 31, 1928	$696,634 55

Assets

Mortgage loans on real estate, first mortgages	$66,100 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	847,076 05
Cash on hand and in banks:	
Cash at head office	19,514 75
Cash in banks	156,715 27
Interest—Due, $662.50; accrued, $8,360.51	9,023 01
Agents' balances and premiums uncollected (*net, commission deducted*)	153,066 23
Bills receivable—other than agents' balances	91 50
Amount due from reinsurance on losses already paid	9,686 02
Marked value of securities over value	10,296 17
Due from other companies	2,607 96
Advances to agents	615 34
Total Admitted Assets of the Company	$1,274,792 30

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$58,603 25	$115,089 35	$173,692 60
Total net reserve, $339,770.83; carried out at 80 per cent. thereof	183,258 15	88,807 06	272,065 21
Reserve and unpaid losses under unlicensed reinsurance, unseoured	1,398 20	.....	1,398 20
Taxes due and accrued	6,538 81	10,613 86	17,152 67
Reinsurance premiums	107,477 18	1,176 92	108,654 10
Other contingency reserves	800 00	1,700 00	2,500 00

*See note on page 1.

All other liabilities as follows:			
Cash withheld from unlicensed reinsurers	$10,820 80	$4,141 37	$14,962 17
Interest due on reinsurances balance	2,471 05	.....	2,471 05
Agents' credit balances	3,791 67	.....	3,791 67
Sundry liabilities	3,434 40	.....	3,434 40
Total of all liabilities except capital stock	$378,593 51	$221,528 56	$600,122 07
Capital stock paid in cash		$445,118 50	
Surplus in Profit and Loss account		229,551 73	
Excess of assets over liabilities			674,670 23
Total Liabilities			$1,274,792 30

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$393,219 85	$315,498 62	$708,718 47
Reserve of unearned premiums (80 per cent.):			
At beginning of year	$130,867 21	$92,536 61	$223,403 82
At end of year	183,258 15	88,807 06	272,065 21
Increase or Decrease	$52,390 94	$3,729 55	$48,661 39
Net premiums earned	$340,828 91	$319,228 17	$660,057 08
Net claims incurred	$191,282 28	$229,002 23	$420,284 51
Net adjustment expenses	16,122 35	21,191 15	37,313 50
Commissions	78,865 45	67,472 65	146,338 10
Taxes	10,542 68	10,586 51	21,129 19
Salaries, fees and travelling expenses	.....	.....	83,183 86
All other expenses			52,961 71
Underwriting loss			$101,153 79
Other revenue:			
Interest earned		$8,909 03	
Profit on investments		22,048 91	
			$30,957 94
Other expenditure:			
Bad debts written off		$716 02	
Decrease in market value of investments		13,628 16	
			$14,344 18
Net Loss for the Year			$84,540 03

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	$211,023 87
Net loss brought down	84,540 03
Premium on capital stock received in cash	409,672 05
Total	$536,155 89
Decrease in unsecured unlicensed reinsurance	6,578 46
Increase in paid in Capital Stock	138,653 50
Total	$681,387 85
Increase in disallowed assets	6,717 62
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	$674,670 23

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1927	$33,071,587 00	$10,860,879 00	$43,932,466 00
Taken in 1928, new and renewed	24,053,288 00	8,854,114 00	32,907,402 00
Total	$57,124,875 00	$19,714,993 00	$76,839,868 00
Ceased in 1928, including renewed	21,055,352 00	8,404,965 00	29,460,317 00
Gross in force at end of 1928	$36,069,523 00	$11,310,028 00	$47,379,551 00
Amount reinsured	24,149,970 00	7,641,498 50	31,791,468 50
Net in force at end of 1928	$11,919,553 00	$3,668,529 50	$15,588,082 50

Exhibit of Premiums

Class	Gross in force at end of 1927	Taken in 1928 new and Renewed	Ceased in in 1928	Gross in force, Dec. 31, 1928	Reinsurance in force, Dec. 31, 1928	Net in force, Dec. 31, 1928
Fire:						
Ontario....	$368,830 29	$278,473 93	$222,498 58	$424,805 64	$251,141 55	$173,664 09
Elsewhere..	155,478 41	125,882 12	136,111 87	145,248 66	98,615 16	46,633 50
Total....	$524,308 70	$404,356 05	$358,610 45	$570,054 30	$349,756 71	$220,297 59
Automobile:						
Ontario....	$120,496 48	$293,429 57	$198,965 87	$214,960 18	$32,165 81	$182,794 37
Elsewhere..	106,845 44	195,657 73	193,218 62	109,284 55	18,899 51	90,385 04
Total....	$227,341 92	$489,087 30	$392,184 49	$324,244 73	$51,065 32	273,179 41
Accident:						
Ontario....	$2,971 69	$11,480 40	$10,215 52	$4,236 57	$1,243 93	$2,992 64
Elsewhere..	913 67	1,137 02	1,208 16	842 53	112 29	730 24
Total....	$3,885 36	$12,617 42	$11,423 68	$5,079 10	$1,356 22	$3,722 88
Sickness:						
Ontario....	$2,166 61	$11,451 03	$11,727 19	$1,890 45	$135 50	$1,754 95
Elsewhere..	4,312 60	8,974 35	9,428 69	3,858 26	.....	3,858 26
Total....	$6,479 21	$20,425 38	$21,155 88	$5,748 71	$135 60	$5,613 21
Guarantee:						
Ontario....	$6,283 26	$10,397 67	$7,719 31	$8,961 62	$548 00	$8,413 62
Elsewhere..	44,932 41	18,689 53	52,885 76	10,736 18	626 21	10,109 97
Total....	$51,215 67	$29,087 20	$60,605 07	$19,697 80	$1,174 21	$18,523 59
Plate Glass:						
Ontario....	$9,185 45	$6,350 40	$6,637 49	$8,898 36	.....	$8,898 36
Elsewhere..	4,793 25	3,440 47	4,016 20	4,217 52	.....	4,217 52
Total....	$13,978 70	$9,790 87	$10,653 69	$13,115 88	.....	$13,115 88
Employers' Liability:						
Ontario....	$136 86	$1,550 16	$1,687 02	.....	.....	.....
Elsewhere..	22,650 74	192,777 76	159,126 93	$56,301 57	$27,382 03	$28,919 54
Total....	$22,787 60	$194,327 92	$160,813 95	$56,301 57	$27,382 03	$28,919 54
Public Liability:						
Ontario....	$11,532 58	$26,498 12	$14,891 83	$23,138 87	$97 04	$23,041 83
Elsewhere..	14,964 40	12,644 04	15,123 61	12,484 83	4,985 51	7,499 32
Total....	$26,496 98	$39,142 16	$30,015 44	$35,623 70	$5,082 55	$30,541 15
Burglary:						
Ontario....	$1,415 04	$3,175 78	$2,154 16	$2,436 66	$117 99	$2,318 67
Elsewhere..	3,900 10	5,858 25	4,588 14	5,170 21	215 77	4,954 44
Total....	$5,315 14	$9,034 03	$6,742 30	$7,606 87	$333 76	$7,273 11
Blanket Residence:						
Ontario....	$14,564 12	$10,381 01	$5,232 86	$19,712 27	.....	$19,712 27
Elsewhere..	14,690 83	12,577 27	10,574 83	16,693 27	.....	16,693 27
Total....	$29,254 95	$22,958 28	$15,807 69	$36,405 54	.....	$36,405 54
Tornado:						
Ontario....	$2,464 33	$4,435 66	$86 30	$6,813 69	$3,406 84	$3,406 85
Elsewhere..	2,722 40	3,847 32	2,249 36	4,320 36	2,160 18	2,160 18
Total....	$5,186 73	$8,282 98	$2,335 66	$11,134 05	$5,567 02	$5,567 03
Inland Transportation:						
Ontario....	$1,799 30	$29,147 26	$5,492 30	$25,454 26	$908 15	$24,546 11
Elsewhere..	140 00	598 48	416 98	321 50	.....	321 50
Total....	$1,939 30	$29,745 74	$5,909 28	$25,775 76	$908 15	$24,867 61
Marine:						
In Ontario..	$12 50	$218 00	$230 50	.....	.....	.....
Laundry Bundle:						
In Ontario..	.....	$76 27	$76 27	.....	.....	.....
All Business:						
In Ontario..	$541,858 51	$687,065 26	$487,615 20	$741,308 57	$289,764 81	$451,543 76
Elsewhere..	376,344 25	582,084 34	588,949 15	369,479 44	152,996 66	216,482 78
Totals....	$918,202 76	$1,269,149 60	$1,076,564 35	$1,110,788 01	$442,761 47	$668,026 54

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 1933, 5½%	$500 00	$500 00
Dominion of Canada, 1934, 5½%	35,000 00	35,822 50
Dominion of Canada, 1943, 5%	20,000 00	20,430 00
Dominion of Canada, 1946, 4½%	50,000 00	48,500 00
Province of Ontario, 1937, 4½%	12,000 00	11,820 00
Province of Ontario, 1968, 4%	10,000 00	9,430 00
Province of Manitoba, 1947, 4%	40,000 00	35,124 00
Province of Saskatchewan, 1939, 5%	10,000 00	10,000 00
Province of Saskatchewan, 1944, 5%	10,000 00	9,725 00
Province of Saskatchewan, 1949, 4%	22,873 33	18,843 05
Province of Alberta, 1938, 4%	24,333 33	21,016 70
Province of Alberta, 1940, 5%	7,000 00	6,861 00
Province of British Columbia, 1957, 4½%	10,000 00	9,850 00
Province of Quebec, 1950, 4½%	25,000 00	24,187 50
Province of New Brunswick, 1943, 5%	5,000 00	4,900 00
Republic of Peru, 1960, 6%	104,000 00	95,420 00
Republic of Chile, 1961, 6%	25,000 00	23,375 00
Kingdom of Norway, 1953, 5%	25,000 00	24,375 00
Canadian National Railways Co., 1957, 4½%	76,000 00	74,581 10
Grand Trunk Railway, 1939, 4%	14,599 98	12,551 92
Grand Trunk Pacific Railway, 1962, 3%	24,333 33	18,589 50
Grand Trunk Pacific Railway, 1942, 4%	2,433 33	2,272 05
Grand Trunk Pacific Railway, 1939, 4%	2,433 33	2,296 35
National Transcontinental Railway, 1955, 4½%	5,000 00	4,912 50
Hydro-Electric Power Commission, 1957, 4%	6,000 00	4,905 00
Hydro-Electric Power Commission, 1958, 4%	4,000 00	3,345 60
City of Toronto, 1936, 5%	2,000 00	1,950 00
City of Toronto, 1938, 4½%	10,000 00	9,599 00
City of Toronto, 1943, 5%	5,000 00	4,880 50
City of Toronto, 1950, 5%	10,000 00	10,000 00
City of Toronto, 1951, 4½%	25,000 00	23,747 50
City of Toronto, 1953, 4½%	1,000 00	852 00
City of Montreal, 1942, 5%	8,000 00	7,980 00
City of London, 1938, 4½%	4,000 00	3,805 60
City of Windsor, 1960, 4½%	5,000 00	4,267 00
City of Valleyfield, 1937-38-39, 5%	7,000 00	6,965 00
Town of Sturgeon Falls, 1935, 7%	1,000 00	1,063 70
Trustees, Roman Catholic School, Cobalt, 1929-45, 5%	11,831 98	11,831 98
Hamilton Cotton Co., 1948, 5½%	10,000 00	9,750 00
City Dairy Ltd., Winnipeg, First Mortgage Bonds, 1948, 6%	25,000 00	25,000 00
City Dairy Ltd., Winnipeg, Series A, 1948, 6%	25,000 00	25,000 00
Western Steel Products, 1948, 6%	10,000 00	10,000 00
Famous Players Canadian Corporation, 1948, 6%	10,000 00	9,800 00
Rolland Paper Company, 1948, 5½%	15,000 00	14,100 00
Howard Smith Paper Mills, 1953, 5½%	53,000 00	50,350 00
Canada Permanent Mortgage Corporation, 1929, 5½%	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 1929, 5½%	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 1929, 5½%	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 1931, 5%	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1932, 5%	15,000 00	15,000 00
Huron & Erie Mortgage Corporation, 1929, 5¼%	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 1929, 5½%	2,000 00	2,000 00
Huron & Erie Mortgage Corporation, 1930, 5¼%	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 1930, 4¾%	500 00	500 00
Huron & Erie Mortgage Corporation, 1931, 5%	1,000 00	1,000 00
National Trust Company, 1932, 5%	15,000 00	15,000 00
National Trust Company, 1932, 5%	5,000 00	5,000 00
Toronto General Trusts, 1929, 5½%	1,000 00	1,000 00
Toronto General Trusts, 1932, 5%	9,000 00	9,000 00
Toronto General Trusts, 1932, 5%	5,000 00	5,000 00
	$890,838 61	$847,076 05

TRANS-CANADA INSURANCE COMPANY*

HEAD OFFICE, MONTREAL.

Officers.—President, Gordon S. Westgate; Vice-Presidents, Chas. B. Grier, P. J. Perrin; General Manager, P. J. Perrin; Secretary-Treasurer, Chas. McCabe.

Directors.—A. Chaput, F. W. Clarke, Hon. L. A. David, Hon. Geo. P. Graham, Chas. B. Grier, Chas. B. Howard, Victor Marchand, M.L.A., Lieut.-Col. W. E. Nicholson, Hon. Narcisse Perodeau, P. J. Perrin, Col. J. L. Regan, S. J. B. Rolland, W. D. Sheldon, Brig.-Gen. J. Duff Stuart, G. S. Westgate.

Chief or General Agent in Ontario.—H. Begg, 82-88 King St. East, Toronto.

Date of incorporation.—October 12, 1927. *Date commenced business in Canada.*—April, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$133,240	Premiums—Ontario (net)	$37,100
Total assets	316,276	Premiums—Total business (net)	116,676
Total liabilities	78,376	Claims—Ontario (net)	4,915
Surplus protection of policyholders	237,899	Claims—Total business (net)	19,187

*See note on page 1.

TRAVELLERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—N. B. McKibbon, 38 King St. West, Toronto.

Date of incorporation.—Mar. 25, 1903. *Date commenced business in Canada.*—April 29, 1912.

Capital stock paid in cash	$3,000,000
Assets in Canada	596,347
Liabilities in Canada	406,436

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$283,745
Premiums—Canada (net)	528,643
Claims—Ontario (net)	116,774
Claims—Canada (net)	219,437

TRAVELLERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—N. B. McKibbon, 38 King St. West, Toronto.

Date of incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash	$17,500,000
Life,—	
Assets in Canada	15,563,049
Ontario business in force (gross)	44,494,836
Canadian business in force (gross)	134,084,652
Other than Life,—	
Assets in Canada	1,017,740
Liabilities in Canada	736,345

PREMIUMS WRITTEN—CLAIMS INCURRED

Life,—	
Premiums—Ontario (net)	$932,834
Premiums—Canada (net)	3,030,306
Death Claims—Ontario (net)	288,068
Death Claims—Canada (net)	841,396
Other than Life,—	
Premiums—Ontario (net)	230,940
Premiums—Canada (net)	1,310,332
Claims—Ontario (net)	77,336
Claims—Canada (net)	773,325

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—H. F. Roden, Montreal.

Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.

Date of incorporation.—1714. *Date commenced business in Canada.*—Sept. 9, 1911.

Capital stock paid in cash	$243,333
Assets in Canada	886,555
Liabilities in Canada	483,664

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$220,282
Premiums—Canada (net)	632,274
Claims—Ontario (net)	115,760
Claims—Canada (net)	308,834

UNION FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*L'Union Compagnie d'Assurances contre L'incendie, Paris, France.*)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—R. B. Rice, & Sons 66 Victoria St., Toronto.

Date of incorporation.—*1828.* *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash..Francs	20,000,000
Assets in Canada	$408,028
Liabilities in Canada	209,175

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$63,840
Premiums—Canada (net)	287,132
Claims—Ontario (net)	25,963
Claims—Canada (net)	141,156

*See note on page 1.

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of incorporation.—1873. *Date commenced business in Canada.*—Sept. 24, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£54,000	Premiums—Ontario (net)	$436,894
Assets in Canada	$1,630,823	Premiums—Canada (net)	1,261,604
Liabilities in Canada	648,532	Claims—Ontario (net)	218,043
		Claims—Canada (net)	686,091

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 100 Adelaide St. W., Toronto.

Date of incorporation.—1908. *Date commenced business in Canada.*—Nov. 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,917,500	Premiums—Ontario (net)	$105,238
Assets in Canada	238,504	Premiums—Canada (net)	171,915
Liabilities in Canada	127,239	Claims—Ontario (net)	56,544
		Claims—Canada (net)	83,405

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.

Date of incorporation.—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$10,000,000	Premiums—Ontario (net)	$465,446
Assets in Canada	820,904	Premiums—Canada (net)	1,099,491
Liabilities in Canada	705,136	Claims—Ontario (net)	151,119
		Claims—Canada (net)	575,411

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of incorporation.—1824. *Date commenced business in Canada.*—June 30, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$190,859
Assets in Canada	735,879	Premiums—Canada (net)	415,306
Liabilities in Canada	231,194	Claims—Ontario (net)	108,589
		Claims—Canada (net)	225,356

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—L. A. Stewart, Toronto.

Chief or General Agent in Ontario.—L. A. Stewart, 2 Toronto St., Toronto.

Date of incorporation.—1850. *Date commenced business in Canada.*—Aug. 8, 1873.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$300,000	Premiums—Ontario (net)	$15,381
Assets in Canada	211,473	Premiums—Canada (net)	19,192
Ontario business in force (gross)	570,039	Death Claims—Ontario (net)	5,000
Canadian business in force (gross)	807,834	Death Claims—Canada (net)	14,034

*See note on page 1.

UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. J. Dale, Montreal.
Chief or Genral Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.
Date of incorporation.—1918. *Date commenced business in Canada.*—June 6, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$59,854
Assets in Canada	93,212	Premiums—Canada (net)	89,535
Liabilities in Canada	6,884	Claims—Ontario (net)	17,714
		Claims—Canada (net)	22,731

UNIVERSAL INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. N. Riddel, Toronto.
Chief or General Agent in Ontario.—J. N. Riddel, 217 Bay St., Toronto.
Date of incorporation.—1902. *Date commenced businesss in Canada.*—Jan. 1, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,250,000	Premiums—Ontario (net)	$27,827
Assets in Canada	119,520	Premiums—Canada (net)	64,245
Liabilities in Canada	32,183	Claims—Ontario (net)	4,018
		Claims—Canada (net)	11,468

THE WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

Commenced Business, September, 1840

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. A. Denton; Vice-President, E. B. Stockdale; Secretary-Treasurer, W. H. Buscombe.

Directors.—W. A. Denton, Toronto; E. B. Stockdale, Toronto; E. J. Hayes, Toronto; H. Begg, Toronto; W. F. Buckingham, Guelph; W. R. Begg, Toronto; H. C. Edgar, Preston; Col. S. C. Robinson, Walkerville; H. C. Scholfield, Toronto.

Auditors.—A. C. Neff, Toronto; I. P. M. Robertson, Toronto.

Statement for the Year Ending 31st December, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $1,000,000.00.		
Capital stock at end of year	$150,000 00	$150,000 00

Assets

Agreements for sale	$2,352 45
Market value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	379,943 60
Market value of stocks owned by the Company. (*For details see Schedule "E"*)	10,800 00
Cash on hand and in banks (on hand, $10,654.12; in banks, $7,899.64	18,553 76
Interest accrued	3,557 16
Agents' balances and premiums uncollected (*net, commission deducted*)	33,016 77
Total Admitted Assets of the Company	$448,223 74

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	$2,790 16	$746 06	$3,536 22
Total net reserve, $183,828.73; carried out at 80 per cent. thereof	147,062 98	.....	147,062 98
Taxes due and accrued	5,601 85	.....	5,601 85
Reinsurance premiums, net	20,937 24	.....	20,937 24
Total of all liabilities except capital stock	$176,392 23	$746 06	$177,138 29
Capital stock paid in cash		$150,000 00	
Surplus in Profit and Loss account		121,085 45	
Excess of assets over liabilities			271,085 45
Total Liabilities			$448,223 74

*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$232,786 60	$9,121 59	$241,908 19
Reserve of unearned premiums (80 per cent.):			
At beginning of year	132,420 44	.....	132,420 44
At end of year	147,062 98	.....	147,062 98
Increase	$14,642 54	.....	$14,642 54
Net premiums earned	$218,144 06	$9,121 59	$227,265 65
Net claims incurred	$78,861 87	$1,284 76	$80,146 63
Net adjustment expenses	2,624 90	56 89	2,681 79
Commissions	50,241 29	2,736 48	52,977 77
Taxes	11,789 76	.....	11,789 76
Salaries, fees and other expenses	47,928 06	.....	47,928 06
Underwriting profit			$31,741 64
Other revenue:			
Interest earned			15,601 79
Net Profit for the Year			$47,343 43

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year		$236,952 08
Net profit brought down		47,343 43
Total		$284,295 51
Increase in disallowed assets	$4,210 06	
Dividends declared	9,000 00	
		$13,210 06
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year		$271,085 45

Summary of Risks—Fire

(All in the Province)

	Amount	Premiums
Gross in force, December 31, 1927	$59,822,979 00	$532,455 44
Taken in 1928, including renewed	41,971,157 00	386,550 74
Total	$101,794,136 00	$919,006 18
Ceased in 1928	$36,617,859 00	$381,497 43
Gross in force, December 31, 1928	$65,176,277 00	$537,508 75
Reinsurance in force, December 31, 1928	$21,663,464 00	$175,888 21
Net in force, December 31, 1928	$43,512,813 00	$361,620 54

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 1946, 4½%	$5,000 00	$5,037 50
Dominion of Canada, 1940, 4½%	10,000 00	9,675 00
Dominion of Canada, 1940, 4½%	10,000 00	9,925 00
Dominion of Canada, 1946, 4½%	15,000 00	15,150 00
Dominion of Canada, 1944, 4½%	60,000 00	60,050 00
Grand Trunk Pacific, 1939, 4%	9,720 00	8,796 60
Grand Trunk Pacific, 1962, 3%	19,440 00	13,860 80
Province of Ontario, 1948, 5%	4,000 00	4,100 00
Province of Ontario, 1936, 4½%	10,000 00	10,015 00
Province of Ontario, 1936, 4½%	15,000 00	14,647 50
Province of Ontario, 1944, 4½%	41,000 00	40,524 00
Province of Alberta, 1936, 6%	2,000 00	2,140 00
Province of Alberta, 1936, 6%	1,000 00	1,070 00
Province of British Columbia, 1953, 4½%	10,000 00	9,496 00
City of Hamilton, 1943, 5%	25,000 00	26,000 00
City of London, 1936, 3½%	10,000 00	9,100 00
City of Toronto, 1940, 6%	5,000 00	5,487 50
City of Toronto, 1939, 6%	5,000 00	5,460 00
City of Toronto, 1939, 4½%	10,000 00	9,875 00
City of Toronto, 1943, 5%	10,000 00	10,350 00
Toronto Harbour Commission, 1953, 4½%	10,000 00	10,000 00
Township of York, 1949, 5%	10,000 00	10,360 00
Canada Permanent Mortgage Corporation, 1932, 5%	25,000 00	25,000 00
Canada Permanent Mortgage Corporation, 1932, 5%	25,000 00	25,000 00
Security Loan & Savings Co., 1933, 5%	20,000 00	20,000 00
Victoria Trust & Savings Co., 1933, 5%	20,000 00	20,000 00
*Totals	$387,160 00	$381,119 90

*Carried in Assets at market value.

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey, 200 shares	$5,000 00	$10,627 50	$10,800 00

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$2,000,000	Premiums—Ontario (net)	$45,837
Assets in Canada	458,942	Premiums—Canada (net)	444,948
Liabilities in Canada	148,959	Claims—Ontario (net)	31,931
		Claims—Canada (net)	363,566

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO.

Officers.—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; Assistant General Managers, C. S. Wainwright, Toronto; E. F. Garrow, Toronto.

Directors.—Sir John Aird, Toronto; Lieut.-Col. Henry Brock, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; D. C. Wakeham, New York; H. J. Wyatt, New York; J. L. Parsons, New York; Jas. Stewart, Winnipeg; W. H. Williams, Winnipeg.

Date of incorporation.—Aug. 31, 1851. *Date commenced business in Canada.*—Aug., 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,400,000	Premiums—Ontario (net)	$646,942
Total assets	8,948,352	Premiums—Total business (net)	5,429,060
Total liabilities	5,511,272	Claims—Ontario (net)	405,077
Surplus protection of policyholders	3,437,079	Claims—Total business (net)	3,066,962

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of incorporation.—1921. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$1,000,000	Premiums—Ontario (net)	$38,484
Assets in Canada	227,726	Premiums—Canada (net)	190,226
Liabilities in Canada	77,634	Claims—Ontario (net)	11,438
		Claims—Canada (net)	150,669

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£100,000	Premiums—Ontario (net)	$130,989
Assets in Canada	$381,481	Premiums—Canada (net)	205,551
Liabilities in Canada	119,221	Claims—Ontario (net)	68,228
		Claims—Canada (net)	120,869

*See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, Dr. T. J. Reid; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, J. D. Hunt, R. Jacob, Dr. C. W. Prowd, Dr. R. M. Simpson, C. B. Rosenblat.

Chief or General Agent in Ontario.—R. L. Kimble, 217 Confederation Life Bldg., Toronto.

Date of incorporation.—May, 1914. *Date commenced business.*—June, 1911.

Capital stock paid in cash	$138,040
Total assets	1,313,405
Ontario business in force (gross)	97,000
Total business in force (gross)	8,534,016

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,048
Premiums—Total business (net)	225,688
Death Claims—Ontario (net)	500
Death Claims—Total business (net)	39,903

YANG-TSZE INSURANCE ASSOCIATION, LIMITED*

HEAD OFFICE, SHANGHAI, CHINA.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—B. G. Philips, Vancouver, B.C.

Chief or General Agent in Ontario.—A. Tucker, Royal Bank Bldg., Toronto.

Date of incorporation.—1862. *Date commenced business in Canada.*—Dec. 1, 1919.

Capital stock paid in cash	$1,500,000
Assets in Canada	189,440
Liabilities in Canada	85,250

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$34,542
Premiums—Canada (net)	149,502
Claims—Ontario (net)	21,533
Claims—Canada (net)	88,675

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.

Date of incorporation.—1824. *Date commenced business in Canada.*—Jan. 16, 1907.

Capital stock paid in cash	£132,410
Assets in Canada	$4,433,037
Liabilities in Canada	448,692

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$216,270
Premiums—Canada (net)	643,015
Claims—Ontario (net)	80,904
Claims—Canada (net)	298,043

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Neville Pilling.

Chief or General Agent in Ontario.—Neville Pilling, Federal Bldg., Toronto.

Date of incorporation.—1872. *Date commenced business in Canada.*—Aug. 29, 1923.

Capital stock paid in cash	$3,000,000
Assets in Canada	558,323
Liabilities in Canada	219,666

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$166,149
Premiums—Canada (net)	294,738
Claims—Ontaro (net)	118,261
Claims—Canada (net)	176,664

*See note on page 1.

B

MUTUAL INSURANCE CORPORATIONS

I Farmers Mutuals—Fire
II Farmers Mutuals—Weather
III Associated New England Mutuals
IV Other Mutuals

B

I. FARMERS MUTUALS—FIRE

ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced Business, 23rd June, 1899

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. G. Emiry; Vice-President, W. Vincer; Secretary, Lieut.-Col. T. H. Elliott, Sault Ste. Marie.

Directors.—W. G. Emiry, Massey; A. H. Huckson, Sault Ste. Marie; Geo. H. Cook, Silverwater; J. Nott McLennan, W. Vincer, Mindemoya; H. Knight, R.R. 1, Sault Ste. Marie; A. Headrick, Echo Bay; J. A. Donaghue, Richard's Landing; H. N. Allen, Thessalon.

Auditors.—R. A. Addison and W. T. Scott, Sault Ste. Marie.

Unassessed Premium Note Capital, $54,094.40

Statement for the Year Ending 31st December, 1928

Assets

Canada Victory Loan and Province of Ontario Bonds. (*See Schedule "C"*)		$18,890 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.		8,019 08
Amount of premium notes in force after deducting all payments thereon and assessments levied	$54,094 40	
Less residue of premium notes given by the Company for reinsurance	1,506 35	
		52,588 05
Office furniture and supplies (not extended), $478.18.		
Total Assets		$79,497 13

Liabilities

Unearned cash payments	$12,027 07

Receipts

Cash balance at 31st December, 1927 (not extended), $6,836.86.	
Cash received by Company as fees	$823 50
" as cash payments due in 1928	12,346 76
" interest	1,160 29
" all other	139 75
Total Receipts	$14,470 30

Expenditure

Expenses of management:	
Commissions, $1,397.50; investigation of claims, $143.42; license fee, $50.00; Fire Marshal tax, $38.49; travelling expenses, $293.15; taxes, $115.48; rent, $120; salaries and fees, $1,286.50; printing, postage, etc., $366.12; other expenses, $25.50	$3,836 16
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	8,900 34
" reinsurance	370 00
" rebate	181 58
Total Expenditure	$13,288 08

Currency of Risks

	Three years
Amount covered by policies in force 31st December, 1928	$3,039,055 00
Less reinsurance	79,495 00
Net Risks	$2,959,560 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	1,626	$2,881,645 00
Policies new and renewed during 1928	554	1,009,820 00
Gross number and amount in force during 1928	2,180	$3,891,465 00
Less expired and cancelled in 1928	495	852,410 00
Net risks in force 31st December, 1928	1,685	$3,039,055 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1937, 5½%	$2,000 00	$1,960 00
Dominion of Canada War Loan, 1934, 5%	8,000 00	8,000 00
Province of Ontario, 1930, 6%	1,000 00	1,000 00
Dominion of Canada War Loan, 1943, 5%	4,000 00	3,930 00
Hydro-Electric Power Commission of Ontario, 1939, 5%	4,000 00	4,000 00
	$19,000 00	$18,890 00

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA

Commenced Business 24th July, 1894

OFFICERS AND DIRECTORS (1929)

Officers.—President, Samuel Miller; Vice-President, Wm. Glen, Jr.; Secretary, E. C. McDonald, Stella.

Directors.—Samuel Miller, Stella; Wm. Glen, Jr., Stella; A. N. Hitchins, Stella; Ed. Fleming, Stella; Harris Beaubien, Stella; H. S. Patterson, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

Auditors.—R. D. Glen, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, $11,461.20

Statement for the Year Ending 31st December, 1928

Assets

Dominion War Loan (*See Schedule "C"*)		$3,000 00
Cash on hand	$122 88	
Cash in Bank of Montreal, Kingston	2,508 04	
" Royal Bank, Bath	2,819 18	
		5,450 10
Amount of premium notes in force after deducting all payments thereon and assessments levied		11,461 20
Total Assets		$19,911 30

Liabilities

Unearned cash payments	$924 36

Receipts

Cash balance, 31st December, 1927 (not extended), $4,940.13.	
Cash received as cash payments, 1928	$741 50
" for interest	311 07
" all other	8 25
" from investments (not extended), $1,000.00.	
Total Receipts	$1,060 82

Expenditure

Expenses of management:	
Commissions, $111.22; license fee, $25.00; Fire Marshal tax, $4.43; taxes, $13.30; rent, $1.00; salaries and fees, $199.00; printing, postage, etc., $9.30; other expenses, $8.00	$371 25
Miscellaneous payments:	
Cash paid for losses during 1928	160 00
" rebates	19 60
Total Expenditure	$550 85

Currency of Risks

Amount covered by Policies in force, 31st December, 1928	Three years
Mutual	$358,325 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	245	$357,150 00
Policies new and renewed during 1928	70	92,425 00
Gross number and amount in force during 1928	315	$449,575 00
Less expired and cancelled in 1928	67	91,250 00
Net risks in force, 31st December, 1928	248	$358,325 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada War Loan, 1931, 5½%	$1,000 00	.....
Dominion of Canada Victory Loan, 1933, 5½%	1,000 00	.....
Dominion of Canada Victory Loan, 1934, 5½%	1,000 00	.....
	$3,000 00	.....

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced Business 13th December, 1893

OFFICERS AND DIRECTORS (1929)

Officers.—President, C. W. Gurney; Vice-President, L. L. Peterson; Secretary, A. L. Easton, Ayr.

Directors.—C. W. Gurney, Paris; L. E. Peterson, Princeton; Wm. Mauson, Ayr; Morris Shellard, Galt; Robt. Foulds, Glenmorris; Murdo Lillico, Bright.

Auditors.—J. L. Black, Ayr; Jas. W. Hall, Ayr.

Unassessed Premium Note Capital, $212,231.85

Statement for the Year Ending 31st December, 1928

Assets

Dominion of Canada Bonds. (*See Schedule "C"*)		$19,164 30
Cash at Head Office	$66 08	
Cash in Bank of Commerce, Ayr	15,568 06	
" Montreal Bank, Ayr	14,716 13	
" Loan Company	730 00	
		31,080 27
Amount unpaid of instalments, 1928		880 54
Amount unpaid of assessments of 1928		138 88
Amount of premium notes in force after deducting all payments thereon and assessments levied	$212,231 85	
Less reinsurance	9,501 96	
		202,729 89
Interest		262 50
Total Assets		$254,256 38

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $17,969.22.	
Cash received as instalments of prior years	$784 30
" as instalments of 1928	22,328 97
" assessments of 1928	3,330 02
" assessments of prior years	512 20
" interest	1,555 34
" all other sources	12 82
Total Receipts	$28,523 65

Expenditure

Expenses of management:	
Commissions, $94.50; license fee, $75.00; Fire Marshal tax, $83.77; travelling expenses, $33.00; taxes, $274.78; rent, $14.00; salaries and fees, $2,399.95; printing, postage, etc., $345.59; other expenses, $219.02	$3,539 61
Miscellaneous payments:	
Cash paid for losses	10,539 61
" reinsurance	1,018 04
" rebates	315 34
Total Expenditure	$15,412 60

Currency of Risks

Amount covered by Policies in force, 31st December, 1928	Three years
Mutal	$9,140,930 00
Less reinsurance	394,850 00
Net Risks	$8,746,080 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,112	$8,651,570 00
Policies taken during 1928	1,175	4,763,995 00
Gross number and amount in force during 1928	3,287	13,415,565 00
Less expired and cancelled in 1928	1,015	4,274,635 00
Net risks in force, 31st December, 1928	2,272	$9,140,930 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
C.N.R. Government Guaranteed, 1934, 4½%	$20,000 00	$19,164 30

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PICTON

Commenced Business 31st October, 1874

OFFICERS AND DIRECTORS (1929)

Officers.—President, Ed. B. Purtelle; Vice-President, Frank Eaton; Secretary-Treasurer, W. A. Davis, Picton, Ont.

Directors.—Ed. B. Purtelle, Bloomfield; Chas. E. Lauder, Mountain View; Hilton McCartney, Wellington; E. T. Plews, Picton; Frank Eaton, Picton; H. S. Welbanks, Milford; M. F. Hawkins, Picton; A. Roblin, Picton; Walter Clark, Mountain View.

Auditors.—H. H. Huff, Bloomfield; H. T. Noxon, Bloomfield.

Unassessed Premium Note Capital, $134,520.95

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$18 60	
Cash in Bank of Nova Scotia, Picton	3,573 15	
" Royal Bank, Picton	125 70	
		$3,717 45
Amount unpaid instalments of 1928		538 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$134,520 95	
Less residue of premium notes given for reinsurance	5,028 99	
		$129,491 96
Total Assets		$133,748 11

Liabilities

Bills payable	$2,110 00
Total Liabilities	$2,110 00

Receipts

Cash balance at 31st December, 1927 (not extended), $929.70.	
Cash received as instalments of 1928	$18,840 35
" instalments due in prior years	268 60
" interest	61 00
" borrowed	1,000 00
" all other	71 93
Total Receipts	$20,241 88

Expenditure

Expenses of management:	
Commissions, $1,475.71; investigation of claims, $55.00; interest, $1.94; license fee, $75.00; Fire Marshal tax, $59.15; travelling expenses, $4.00; taxes, $174.27; rent, $175.00; salaries and fees, $1,322.00; printing, postage, etc., $271.15; other expenses, $261.72	$4,067 00
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	9,273 15
" reinsurance	459 93
" rebate	154 15
" repayment of loans	3,500 00
Total Expenditure	$17,454 23

Currency of Risks

Amount covered by Policies in force, 31st December, 1928	Three years
Mutual	$5,863,105 00
Less reinsured	237,459 00
Net amount of risks at 31st December, 1928	$5,625,646 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,144	$5,475,911 00
Policies new and renewed during 1928	709	1,724,300 00
Gross number and amount in force during 1928	2,853	$7,200,211 00
Less expired and cancelled in 1928	645	1,337,106 00
Net risks in force, 31st December, 1928	2,208	$5,863,105 00

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

OFFICERS AND DIRECTORS (1929)

Officers.—President, E. O. Disher; Vice-President, Nathan Day; Secretary, John G. Wills, Wainfleet.

Directors.—E. O. Disher, Ridgeway; Nathan Day, Ridgeway; J. K. Misener, Port Robinson; Isaiah Hansler, Welland; A. J. Willson, Wainfleet; A. J. Babion, Humberstone; J. A. Daboll, Ridgeville; C. McCredie, Chippawa,; J. B. Gallinger, Niagara Falls.

Auditors.—Thos. Phillips, Wainfleet; C. Daboll, Wainfleet.

Unassessed Premium Note Capital, $165,610.82

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$30,645 32
Cash in Imperial Bank, Welland		205 01
Amount unpaid instalments, 1927		581 29
Amount of all premium notes in force, after deducting all payments thereon and assessments levied	$165,610 82	
Less residue of premium notes given for reinsurance	7,407 97	
		158,202 85
Interest		561 13
Total Assets		$190,195 60

Liabilities

Unearned cash payments	$4,575 42

Receipts

Cash balance at 31st December, 1927 (not extended), $1,778.94.	
Cash received as instalments and cash payments of 1928	$16,135 35
" instalments of prior years	444 30
" interest	1,353 83
" reinsurance on losses	70 05
" all other	30 70
Total Receipts	$18,034 23

Expenditure

Expenses of management:	
Commissions, $516.65; investigation of claims, $124.90; license fee, $75.00; Fire Marshal tax, $48.66; travelling expenses, $71.00; taxes, $159.59; salaries and fees, $1,299.20; printing, postage, etc., $305.30; other expenses, $63.00	$2,663 28
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	10,241 28
" reinsurance	891 54
" rebates	477 19
" accrued interest on purchase of investments	80 06
" investments (not extended), $7,298.31.	
Total Expenditure	$14,353 35

Currency of Risks

Amount covered by Policies in force 31st December, 1928	Three years
Mutual	$5,306,138 00
Less reinsured	312,000 00
Net risks at December 31st, 1928	$4,994,138 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,670	$5,104,287 00
Policies new and renewed in 1928	638	2,015,523 00
Gross number and amount in force during 1928	2,308	$7,119,810 00
Less expired and cancelled in 1928	605	1,813,672 00
Net risks in force, 31st December, 1928	1,703	$5,306,138 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
County of Welland, 1945, 5%	$3,000 00	.....
Dominion of Canada, 1946, 4½%	6,000 00	.....
City of St. Catharines, 1935, 5%	6,300 00	.....
Dominion of Canada, 1957, 4½%	8,000 00	.....
City of St. Catharines, 1930, 6%	1,000 00	.....
Town of Thorold, 1939, 5%	1,500 00	.....
Town of Thorold, 1944, 5%	2,284 23	.....
Town of Thorold, 1950, 5%	2,561 09	.....
	$30,645 32	.....

BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 15th March, 1876

OFFICERS AND DIRECTORS (1929)

Officers.—President, Duncan McVannell; Vice-President, Jas. A. Highet; Secretary-Treasurer, Thos. H. Driver, Science Hill.

Directors.—Duncan McVannell, St. Mary's; Jas. A. Highet, Science Hill; Geo. Hookway, Science Hill; W. L. Ratcliffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's; W. C. Epplett, St. Mary's.

Auditors.—R. W. Switzer, St. Mary's; Nathan Doupe, Kirkton.

Unassessed Premium Note Capital, $98,775.86

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds, etc. (*See Schedule "C"*)		$15,000 00
Cash on hand at Head Office	$163 46	
Cash in Montreal Bank, St. Mary's	2,271 59	
" Montreal Bank, Kirkton	536 00	
		2,971 05
Amount unpaid of instalments, 1928		1,017 78
Amount of premium note in force after deducting all payments thereon	$98,775 86	
Less residue of premium notes given for reinsurance	11,578 25	
		87,197 61
Total Assets		$106,186 44

Liabilities

Unearned cash payments	$285 71

Receipts

Cash balance at 31st December, 1927 (not extended), $2,397.82.

Cash received for instalments and cash payments	$9,991 30
" instalments of prior years	392 60
" assessments prior to 1927	65 20
" interest	545 34
" all other	12 85
Total Receipts	$11,007 29

Expenditure

Expenses of management:	
Commissions, $365.00; fuel and light, $12.20; investigation of claims, $53.00; license fee, $50.00; Fire Marshal tax, $33.16; travelling expenses, $21.00; taxes, $99.49; rent, $80.00; salaries and fees, $516.00; printing, postage, etc., $134.31; other expenses, $49.00	$1,413 16
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	2,883 40
" reinsurance	966 70
" rebates	170 80
" investments (not extended), $5,000.00.	
Total Expenditure	$5,434 06

Currency of Risks

Amount covered by Policies in force 31st December, 1928	Three years
Mutual	$3,720,285 00
Less reinsurance	392,995 00
Net Risks	$3,327,290 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	964	$3,676,010 00
Policies new and renewed during 1928	364	1,277,350 00
Gross number and amount in force during 1928	1,328	$4,953,360 00
Less expiried and cancelled in 1928	327	1,233,075 00
Net risks in force, 31st December, 1928	1,001	$3,720,285 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron and Erie Mortgage Corporation, 1937, 5%	$10,000 00	$10,000 00
Huron and Erie Mortgage Corporation, 1934, 4¾%	5,000 00	5,000 00
	$15,000 00	$15,000 00

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT

Commenced Business 18th August, 1861

OFFICERS AND DIRECTORS (1929)

Officers.—President, Robert Baird; Vice-President, T. E. West; Secretary-Treasurer, D. R. Stauffer, Bright.

Directors.—Robert Baird, New Hamburg; T. E. West, Woodstock; Geo. G. McKay, Woodstock; H. Sippel, New Hamburg; A. R. G. Smith, New Hamburg; B. Bickell, Woodstock; Morton Hall, Bright; Robert Smith, Hickson; A. Harley, Princeton.

Auditors.—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, $92,872.65

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$98 56	
" deposit in Bank of Commerce, Bright, Ont	8,221 16	
" deposit in Bank of Commerce, Innerkip, Ont	4,375 94	
" deposit in Bank of Commerce, Hickson, Ont	1,251 19	
" deposit in Bank of Commerce, New Hamburg	2,240 52	
" deposit in Canada Permanent Mortgage Corporation	1,048 87	
		$17,236 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$82,160 42	
Less reinsured	2,236 35	
		79,924 07
Total Assets		$97,160 31

Liabilities

Unearned cash payments	$172 22

Receipts

Cash balance at 31st December, 1928 (not extended), $11,495.43.	
Cash received for instalment levied in 1928	$9,477 25
" instalment levied prior to 1928	562 90
" interest	475 54
Total Receipts	$10,515 69

Expenditure

Expenses of management:	
Commissions, $248.50; license fee, $50.00; Fire Marshal tax, $29.88; travelling expenses, $26.00; taxes, $95.00; rent, $13.00; salaries and fees, $1,114.90; printing, postage, etc., $182.91; other expenses, $13.00	$1,773 19
Miscellaneous payments:	
Cash paid for losses	$2,009 20
" reinsurance	985 89
" rebate	6 60
Total Expenditure	$4,774 88

Currency of Risks

Amount covered by Policies in force, 31st December, 1928	Four years
Mutual	$3,721,110 00
Less reinsurance	242,790 00
Net risks	$3,478,320 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	860	$3,603,163 00
Policies new and renewed during 1928	457	1,889,240 00
Gross number and amount in force during 1928	1,317	$5,492,403 00
Less expired and cancelled in 1928	448	1,771,293 00
Net risks in force, 31st December, 1928	869	$3,721,110 00

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRANTFORD

Commenced Business 27th May, 1861

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. Collins; Vice-President, U. O. Kendrick; Secretary-Treasurer, J. A. Messecar, Brantford.

Directors—Jno. Collins, Burford; U. O. Kendrick, Cainsville; Chas. McIntyre, Scotland; James Polley, Harley; A. W. Vansickel, Onondaga; E. L. Smith, Scotland; D. W. Miller, St. George; Francis Thomson, Echo Place; S. Disbrow, Vanessa.

Auditors.—Percy M. Button, Scotland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, $185,011.71

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$92 59	
Cash in Canadian Bank of Commerce, Brantford	6,844 54	
" Bank of Commerce, Delhi	589 26	
" Royal Bank, Brantford	7,299 38	
	$14,825 77	
Less outstanding cheques	77 25	
		$14,748 52
Agents' balances		1,433 15
Amount of unpaid instalments of 1928		208 28
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$185,011 71	
Less residue of premium notes given for reinsurance	13,702 09	
		171,309 62
Total Assets		$187,699 57

Liabilities

Uncarned cash payments	$1,801 08

Receipts

Cash balance at 31st December, 1927 (not extended), $15,513.70.	
Cash received as instalments and cash payments of 1928	$22,220 69
" instalments, prior years	923 05
" interest during 1928	355 91
" reinsurance on losses	195 86
" all other	77 76
Total Receipts	$23,773 27

Expenoiture

Expenses of management: Commissions, $1,586.00; investigation of claims, $52.60; license fee, $75.00; Fire Marshal tax, $62.03; taxes, $208.83; rent, $348.00; salaries and fees, $1,494.30; printing, postage, etc., $138.63; other expenses, $90.17	$4,055 56
Miscellaneous payments:	
Cash paid for losses	$17,061 67
" reinsurnace	2,951 43
" rebate	469 79
Total Expenditure	$24,538 45

Currency of Risks

Amount covered by Policies in force, 31st December, 1928

	Three years
Mutual	$7,847,423 00
Less reinsurance	650,868 00
Net risks in force, 31st December, 1928	$7,196,555 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,855	$7,433,322 00
Policies new and renewed during 1928	928	4,131,695 00
Gross number and amount in force during 1928	2,783	11,565,017 00
Less expired and cancelled during 1928	934	3,717,594 00
Net risks in force, 31st December, 1928	1,849	$7,847,423 00

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON

Commenced Business 20th September, 1878

OFFICERS AND DIRECTORS (1929)

Officers.—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.

Directors.—A. L. Noble, Toronto; R. A. Thompson, Lynden; Neil C. Sinclair, St. Thomas; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton; O. T. Scott, Caledonia.

Auditors.—W. Anderson, Hamilton; W. B. Anderson, Port Colborne.

Unassessed Premium Note Capital, $108,611.63

Statement for the Year Ending 31st December, 1928

Assets

Cash, value of mortgage		$6,000 00
Municipal bonds, debentures and Canada War Loan (*See Schedule "C"*)		352,485 77
Cash on hand, Head Office	$335 41	
Cash in Royal Bank, Hamilton	6,588 93	
		6,924 34
Amount unpaid instalments of 1928		1,184 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied		108,611 63
Amount interest accrued		8,142 05
Total Assets		$483,348 04

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $2,480.92.	
Cash received as instalments of 1928	$35,004 62
" instalments due in prior years	396 00
" interest	21,546 50
" from all other sources	337 17
" from realization of investments (not extended), $26,022.27.	
Total Receipts	$57,284 29

Expenditure

Expenses of management:	
Law costs, $151.50; fuel and light, $6.00; investigation of claims, $161.10; license fee, $50.00; Fire Marshal tax, $73.44; travelling expenses, $817.60; taxes, $291.86; rent, $560.00; salaries and fees, $6,836.00; printing, postage, etc., $565.49; other expenses, $1,084.11	$10,597 10
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	9,650 93
" rebate	604 13
" refund to members	39,973 44
" investments (not extended), $18,037.54.	
Total Expenditure	$60,825 60

Currency of Risks

Amount covered by Policies in force, 31st December, 1928

	Three years
Mutual System	$1,466,550 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	401	$1,379,300 00
Policies new and renewed during 1928	168	617,300 00
Gross number and amount in force during 1928	569	$1,996,600 00
Less expired and cancelled in 1928	147	530,050 00
Net risks in force, 31st December, 1928	422	$1,466,550 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
*Cape Breton Electric Co., 1932, 5%	$8,000 00	$7,957 83
Town of Port Arthur, 1935, 5%	5,000 00	5,148 86
City of Lethbridge, 1936, 6%	4,511 44	4,511 44
City of Strathcona, 1947, 5½%	6,000 00	5,662 43
*Cape Breton Electric Co., 1932, 5%	5,000 00	4,920 41
Town of Dauphin, 1930, 5%	2,000 00	1,996 66
Wilkie S. D. No. 2143, 1930, 5%	2,000 00	1,931 14
Marcelin S. D. No. 1658, 1914 to 1923, 7%	2,000 00	2,039 31
Town of Dunnville, 1916 to 1934, 6%	5,144 55	5,226 37
Woodrow S. D. No. 3462, 20 Insts., 6%	2,597 71	2,678 30
Town of Grimsby, 20 Insts., 6%	1,703 71	1,726 59
Town of Strathroy, 1936, 1942, 1943, 1944, 5½%	5,124 07	5,184 58
G. T. Pac. Ry. Co., 1962, 4%	14,580 00	11,256 06
Toronto Harbor, 1953, 4½%	12,000 00	10,602 52
Town of Dunnville, 1950, 6%	10,935 17	10,865 17
City of Fort William, 1950, 6%	5,000 00	4,768 01
Township of York, 1930, 6%	8,000 00	7,927 51
Town of Trenton, 1931 to 1942, 5½%	3,625 37	3,386 59
R. Mun. of Eriksdale, 1946, 6%	4,000 00	3,597 63
Town of Oakville, 1938, 1939, 1940, 6½%	10,156 31	10,146 06
Town of Simcoe, 1938, 1939, 1940, 5½%	5,000 00	4,687 35
Town of Whitby, 1914, 1945, 6½%	5,000 00	5,052 10
Province of Ontario, 1936, 6%	10,000 00	9,862 00
Province of British Columbia, 1941, 6%	25,000 00	24,055 00
City of Hamilton, 1936, 6%	10,000 00	10,304 10
Town of Waterloo, 1934, 1935, 1936, 1937, 5½%	7,474 24	7,565 39
Province of Saskatchewan, 1943, 5%	5,000 00	4,849 53
Province of British Columbia, 1941, 6%	5,000 00	5,202 50
City of Windsor, 1930, 1931, 6%	3,755 66	3,794 01
Town of Grimsby, 1925 to 1944, 5½%	5,333 00	5,333 00
City of Belleville, 1938, 5%	5,000 00	5,000 00
Province of Alberta, 1928, 5%	9,000 00	9,000 00
City of Kitchener, 1940, 5%	5,000 00	5,000 00
Province of Alberta, 1943, 5%	5,000 00	5,000 00
Grand Trunk Pacific, 1936, 6%	5,000 00	5,292 60
Lethbridge Irrigation District, 1951, 6%	5,000 00	5,504 93
Pacific Great Eastern Ry., 1942, 4½%	6,000 00	5,700 25
Pacific Great Eastern Ry., 1942, 4½%	8,000 00	7,559 20
Township of Etobicoke, 1946 to 1955, 5%	10,000 00	10,000 00
Province of Alberta, 1947, 5½%	5,000 00	5,268 45
Province of Alberta, 1936, 6%	5,000 00	5,292 25
Lethbridge Irrigation Co., 1951, 6%	10,000 00	11,161 04
Town of MacLeod, 1925 to 1974, 4%	4,353 33	4,353 33
Township of East York, 1938, 5½%	5,000 00	5,129 95
Township of East York, 1932, 5½%	5,000 00	5,055 59
City of Edmonton, 5½%	15,000 00	15,206 25
Township of Scarboro, 1934 to 1955, 5%	10,000 00	10,000 00
Township of York, 1941, 1942, 5%	6,000 00	5,971 97
*Republic of Chili, 1960, 6%	6,000 00	5,587 97
City of Edmonton Public School, 1953, 5%	5,000 00	4,829 12
Huron and Erie Mortgage Corporation, 1932, 4¾% and 4½%	2,000 00	2,000 00
Province of Ontario, 1936, 6%	5,000 00	5,319 89
Township of Etobicoke, 1936 to 1939, 5%	5,246 98	5,246 98
Township of Sandwich, 1939 to 1941, 5%	5,000 00	5,000 00
Coalhurst, S. D., 12 Insts., 7%	4,400 00	4,773 51
Biggar, S. D., 30 Insts., 6%	2,962 05	3,227 71
Herbert S. D. No. 1075, 1927 to 1941, 5½%	3,633 35	3,687 81
Grahamdale, S. D. No. 1681, 20 Insts., 6%	2,000 00	2,101 18
Grainfields, S. D. No. 2186, 20 Insts., 6%	3,500 00	3,677 10
Borden, S. D. No. 1266, 20 Insts., 6%	2,500 00	2,626 50
Leonard S. D. No. 1911, 20 Insts., 6%	5,000 00	5,139 95
Total	$374,536 94	$370,951 98

*Not taken into Assets.

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 28th June, 1884

OFFICERS AND DIRECTORS (1929)

Officers.—President, Donald Campbell; Vice-President, Archie Walker, Secretary-Treasurer; E. W. J. Sutherland, Mount Brydges.

Directors.—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mount Brydges; Geo. Marshman, Melbourne; John Hutcheson, Longwood; C. M. Trott, Mount Brydges; Robert Sutherland, Mount Brydges; Wm. Veale, Mount Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

Auditors.—J. H. Mathews, Delaware; Wm. Blair, Mount Brydges.

Unassessed Premium Note Capital, $114,622.16

Statement for the Year Ending 31st December, 1928

Assets

Dominion of Canada bonds (*see Schedule "C"*)		$20,982 00
Amount cash at Head Office	$8 39	
" Royal Bank, Mount Brydges	57 34	
" Royal Bank, Strathroy	122 14	
" Royal Bank, Melbourne	189 09	
" Bank of Montreal, London	110 73	
" Huron & Erie	83 32	
		571 01
Amount unpaid instalments, 1928		142 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$114,622 16	
Less residue of premium notes given for reinsurance	5,623 13	
		108,999 03
Interest due and accrued		126 39
Reinsurance on losses		1,363 64
Office furniture (not extended), $30.00.		
Total Assets		$132,184 69

Liabilities

Unearned cash payments	$38 40
Amount of all other liabilities	123 07
Total Liabilities	$161 47

Receipts

Cash balance at 31st December, 1927 (not extended), $4,292.13.	
Cash received at Head Office, fees (not extended), $179.00.	
" as instalments, 1928	$11,525 44
" as instalments due in prior years	74 72
" as interest	1,078 88
" all other	25 03
Total Receipts	$12,704 07

Expenditure

Expenses of management:	
Commissions, $179.00; investigation of claims, $58.00; license fee, $50.00; Fire Marshal tax, $34.54; travelling expenses, $1.25; taxes, $103.63; rent, $20.00; salaries and fees, $955.05; printing, postage, etc., $197.52; other expenses, $68.00	$1,669 99
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	9,988 72
" reinsurance	583 55
" rebate	170 93
" all other	12 00
" investments (not extended), $8,000.00.	
Total Expenditure	$12,425 19

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,569,532 00
Less reinsurance	232,180 00
Net risks carried by the Company	$4,337,352 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,079	$4,413,621 00
Policies new and renewed during 1928	394	1,647,642 00
Gross number and amount in force during 1928	1,473	$6,061,263 00
Less expired and cancelled in 1928	378	1,491,731 00
Net risks in force, 31st December, 1928	1,095	$4,569,532 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada War Loan, 1932, 5½%	$1,000 00	$1,000 00
City of London Debentures, 1932, 5%	2,000 00	2,000 00
Dominion of Canada Refunding, 1944, 4½%	1,000 00	982 00
Huron & Erie Mortgage Loan, 1930, 5%	1,000 00	1,000 00
Huron & Erie Mortgage Loan, 1931, 5%	3,000 00	3,000 00
Huron & Erie Mortgage Loan, 1933, 4½%	2,000 00	2,000 00
Huron & Erie Mortgage Loan, 1933, 4½%	3,000 00	3,000 00
Canada Trusts Company, 1932, 4¾%	5,000 00	5,000 00
Industrial Mortgage & Trust Co., 5%	3,000 00	3,000 00
Total	$21,000 00	$20,982 00

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE

Commenced Business 23rd August, 1898

OFFICERS AND DIRECTORS (1929)

Officers.—President, A. Jamieson; Vice-President, E. Durham; Secretary-Treasurer, G. A. Tinlin, Beamsville.

Directors.—A. Jamieson, Smithville; E. Durham, Smithville; L. H. Collard, St. Catharines; W. A. Griffis, St. Catharines; Wm. E. Boughner, Beamsville; H. B. Strong, St. Anns.

Auditors.—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, $108,671.07

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$90 73	
Cash in Royal Bank, Beamsville	1,690 73	
		$1,781 46
Amount unpaid of instalments, 1928		945 63
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$108,671 07	
Less residue of premium notes given for reinsurance	1,300 83	
		107,370 24
Total Assets		$110,097 33

Liabilities

Unearned cash payments	$2,130 42

Receipts

Cash balance at 31st December, 1928 (not extended), $708.10.	
Cash received as instalments and cash payments of 1928	$13,580 95
" due in prior years	431 62
" interest	18 59
Total Receipts	$14,031 16

Expenditure

Expenses of management: Commissions, $895.50; investigation of claims, $24.00; interest, $205.10; license fee, $50.00; Fire Marshal tax, $44.23; travelling expenses, $86.40; taxes, $136.86; rent, $30.00; salaries and fees, $1,061.10; printing, postage, etc., $176.90; other expenses, $54.64	$2,764 73
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	4,562 85
" reinsurance	223 17
" rebates	107 05
" repayment of loans	5,300 00
Total Expenditures	$12,957 80

Currency of Risks

Amount covered by Policies in force 21st December, 1928

	Three years
Mutual	$4,640,575 00
Less reinsurance	29,500 00
Net risk carried by the Company	$4,611,075 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,382	$4,466,620 00
Policies new and renewed during 1928	467	1,574,025 00
Gross number and amount in force during 1928	1,849	$6,040,645 00
Less expired and cancelled in 1928	465	1,400,070 00
Net risks in force, 31st December, 1928	1,384	$4,640,575 00

CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business 3rd June, 1872

OFFICERS AND DIRECTORS (1929)

Officers.—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald; Secretary, Foster G. Moffat, Teeswater.

Directors.—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

Auditors.—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, $68,897.79

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Actual cash on hand at Head Office	$192 94	
Cash in Bank of Montreal, Teeswater	5,869 45	
" Bank of Commerce, Teeswater	3,974 75	
		10,037 14
Amount unpaid of instalments, 1928		1,101 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$68,897 79	
Less residue of premium notes given for reinsurance	4,257 37	
		64,640 42
Interest due and accrued		100 00
Total Assets		$80,879 31

Liabilities

Unearned cash payments	$223 93

Receipts

Cash balance at 31st December, 1927 (not extended), $10,333.86.	
Cash received as instalments, 1928	$5,730 82
" instalments, prior years	1,041 89
" interest	568 29
" investment (not extended), $592.51.	
Total Receipts	$7,341 00

Expenditure

Expenses of management:	
Commissions, $401.25; investigation of claims, $17.50; license fee, $50.00; Fire Marshal tax, $26.44; travelling expenses, $38.50; taxes, $76.67; rent, $25.00; salaries and fees, $450.20; printing, postage, etc., $83.77; other expenses, $65.00	$1,234 43
Miscellaneous payments:	
Cash paid for losses	6,306 60
" reinsurance	689 30
Total Expenditure	$8,230 33

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$2,772,203 00
Reinsurance	253,529 00
Net risks actually carried by the Company	$2,518,674 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	780	$2,530,822 00
Policies new and renewed during 1928	321	1,040,488 00
Gross number and amount in force during 1928	1,101	$3,571,310 00
Less expired and cancelled in 1928	276	799,107 00
Net risks in force, 31st December, 1928	825	$2,772,203 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie Mortgage Co., 5%	$5,000 00	$5,000 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT ELGIN

Commenced Business 18th May, 1887

OFFICERS AND DIRECTORS (1929)

Officers.—President, Chas. Williams; Vice-President, F. H. Gregg; Secretary, T. R. Mayberry, Ingersoll.

Directors.—Chas. Williams, Tillsonburg; Jno. Campbell, Salford; F. H. Gregg, Salford; R. W. Brink, Woodstock; F. H. Harris, Mount Elgin, J. G. Currie, Ingersoll.

Auditors.—J. A. Morrison, Mt. Elgin; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, $137,626.11

Statement for the Year Ending 31st December, 1928

Assets

Loan Company Debentures and other securities. (*See Schedule "C"*)		$18,600 00
Cash on hand at Head Office	$571 21	
Cash in Royal Bank, Ingersoll	2,882 64	
		3,453 85
Amount unpaid of instalments, 1928		1,186 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$137,626 11	
Less residue given for reinsurance	19,304 68	
		118,321 43
Interest		217 34
Total Assets		$141,779 02

Liabilities

Unearned cash payments	$4,125 10

Receipts

Cash balance at 31st December, 1927 (not extended), $3,394.74.	
Cash received as instalments and cash payments of 1928	$16,141 79
" instalments, prior years	140 55
" interest	604 87
" reinsurance on losses	320 30
" all other	42 45
" from investments (not extended), $800.00.	
Total Receipts	$17,249 96

Expenditure

Expenses of management: Commissions, $170.50; investigation of claims, $76.70; license fee, $75.00; Fire Marshal tax, $40.08; travelling expenses, $95.60; taxes, $118.90; rent, $150.00; salaries and fees, $1,071.75; printing, postage, etc., $245.97; other expenses, $117.30	$2,161 80

Miscellaneous payments:	
Cash paid for losses which occurred in 1928	$3,126 16
" reinsurance	1,944 49
" rebate	258 40
" investments (not extended), $10,500.00.	
Total Expenditure	$7,490 85

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$6,053,572 00
Reinsurance	885,898 00
Net risks	$5,167,674 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,556	$5,916,383 00
Policies new and renewed during 1928	595	2,110,406 32
Gross number and amount in force during 1928	2,151	$8,026,789 32
Less expired and cancelled in 1928	519	1,973,216 84
Net risks in force, 31st December, 1928	1,632	$6,053,572 48

Schedule "C"

Bonds and Debentures Owned

Huron & Erie Mortgage Corporation, 1930, 5% and 4¾%	$1,100 00	$1,100 00
Huron & Erie Mortgage Corporation, 1931, 5%	2,500 00	2,500 00
Huron & Erie Mortgage Corporation, 1932, 5%	2,500 00	1,500 00
Huron & Erie Mortgage Corporation, 1932, 4¾%	1,500 00	1,500 00
Huron & Erie Mortgage Corporation, 1932, 4½%	500 00	500 00
Huron & Erie Mortgage Corporation, 1933, 4½%	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 1933, 4¾%	3,500 00	3,500 00
Huron & Erie Mortgage Corporation, 1934, 4¾%	1,000 00	1,000 00
Town of Ingersoll Debentures, 1932, 5½%	1,000 00	1,000 00
	$18,600 00	$18,600 00

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE

Commenced Business 8th January, 1869

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. C. Dance; Vice-President, A. E. Jackson; Secretary, S. E. Facey, Harrietsville.

Directors.—J. C. Dance, Belmont; A. E. Jackson, Mossley; Jno. A. Charlton, Springfield; H. Rickard, Dorchester; W. W. Kiddie, Belmont; S. S. McDermand, Port Burwell.

Auditors.—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, $257,519.69

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$114 03	
Cash in Bank of Toronto, Dorchester	261 87	
Cash deposit in Royal Bank, Ingersoll	1,229 79	
" Royal Bank, Aylmer	2,190 14	
" Royal Bank, Springfield	935 22	
" Bank of Nova Scotia, Harrietsville	16,780 87	
" Bank of Commerce, Port Burwell	626 99	
" Provincial Savings, Aylmer	2,416 32	
		$24,555 23
Amount unpaid of instalments, 1928		905 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$257,519 69	
Less residue given for reinsurance	34,319 21	
		223,200 48
Total Assets		$248,660 76

Liabilities

Unearned cash payments	$5,228 48

Receipts

Cash balance at 31st December, 1927 (not extended), $22,463.47.	
Cash received as instalments and cash payments of 1928	$31,965 89
" instalments of prior years	162 60
" interest	581 47
" reinsurance on losses	2,768 00
" from all other	68 47
Total Receipts	$35,546 43

Expenditure

Expenses of management:	
Commissions, $831.50; license fee, $100.00; Fire Marshal tax, $90.01; travelling expenses, $60.00; taxes, $270.06; salaries and fees, $1,719.30; printing, postage, etc., $333.77; other expenses, $18.00	$3,470 42
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	24,643 58
" reinsurance	4,736 20
" rebates	604 47
Total Expenditure	$33,454 67

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$10,990,001 00
Reinsurance	1,578,022 00
Net Risks	$9,411,979 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,809	$10,725,439 00
Policies new and renewed during 1928	1,027	3,694,510 00
Gross number and amount in force during 1928	3,836	$14,419,949 00
Less expired and cancelled in 1928	935	3,429,948 00
Net risks in force, 31st December, 1928	2,901	$10,990,001 00

DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S

Commenced Business 21st April, 1884

OFFICERS AND DIRECTORS (1929)

Officers.—President, Wm. Suhring; Vice-President, Wm. Robertson; Secretary-Treasurer, Geoerge Armstrong, St. Paul's.

Directors.—Wm. Suhring, Stratford; Robt. Fuller, Sebringville; Wm. Robertson, St. Paul's; James Muir, St. Mary's; Leslie Brown, Motherwell; Jno. A. McKay, Stratford.

Auditors.—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, $97,360.17

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$20,000 00
Cash on hand	$4 95	
Cash in British Mortgage Loan Co., Stratford	3,314 00	
" Royal Bank, Stratford	254 71	
" Royal Bank, St. Mary's	926 98	
" Bank of Commerce, Sebringville	2,367 17	
" Bank of Commerce, Mitchell	3,161 44	
" Province of Ontario Savings Bank, St. Mary's	551 84	
" Bank of Commerce, Milverton	116 39	
		10,697 48

Amount unpaid of instalments, 1928		$134 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$97,360 17	
Less residue given for reinsurance	2,353 80	
		95,006 37
Total Assets		$125,838 15

Liabilities

Unearned cash payments	$831 46

Receipts

Cash balance at 31st December, 1927 (not extended), $28,447.65.	
Cash received as instalments and cash payments of 1928	$7,326 00
" instalments, prior years	88 65
" assessments levied in prior years	35 10
" interest	1,357 67
" all other	75 00
Total Receipts	$8,882 42

Expenditure

Expenses of management:	
Investigation of claims, $102.65; license fee, $50.00; Fire Marshal tax, $36.51; travelling expenses, $28.00; taxes, $109.55; rent, $5.00; salaries and fees, $974.00; printing, postage, etc., $90.01; other expenses, $15.00	$1,410 72
Miscellaneous payments:	
Amount paid for losses	$4,903 57
" reinsurance	284 00
" rebate	34 30
" investments (not extended), $5,000.00.	
Total Expenditure	$6,632 59

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,986,825 00
Reinsurance	97,000 00
Net Risks	$3,889,825 00

Currency of Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	840	$3,977,925 00
Policies new and renewed during 1928	254	1,143,925 00
Gross number and amount in force during 1928	1,094	$5,121,850 00
Less expired and cancelled in 1928	244	1,135,025 00
Net risks in force, 31st December, 1928	850	$3,986,825 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
British Mortgage & Trust Corporation of Ontario, 1931, 5%	$5,000 00	$5,000 00
British Mortgage & Trust Corporation of Ontario, 1932, 5%	10,000 00	10,000 00
British Mortgage & Trust Corporation of Ontario, 1933, 5%	5,000 00	5,000 00
	$20,000 00	$20,000 00

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHELBURNE

Commenced Business 1st June, 1895

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. J. Jelly; Vice-President, J. A. Marshall; Secretary-Treasurer, J. A. Richardson, Shelburne.

Directors.—W. J. Jelly, Shelburne; J. A. Marshall, Orangeville; A. T. Lindsay, Camilla; T. Jennings, Mansfield; T. Best, Shelburne; J. J. Braiden, Shelburne; Jno. K. Warnock, Grand Valley; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; T. W. Reid, Waldemar; G. Bruce, Grand Valley.

Auditors.—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, $217,512.66

Statement for the Year Ending 31st December, 1928

Assets

Cash value of Canada War Loan and Municipal Security. (*See Schedule "C"*)		$11,419 69
Cash on hand at Head Office	$17 38	
Cash in Royal Bank, Shelburne	2,360 27	
" Toronto Bank, Shelburne	6,314 87	
" Royal Bank, Grand Valley	3,101 13	
" Bank of Commerce, Orangeville	2,241 13	
" Bank of Toronto, Alliston	742 72	
" Bank of Toronto, Creemore	935 31	
		15,712 81
Amount unpaid of instalments, 1928		974 58
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$217,512 66	
Less residue given for reinsurance	17,194 82	
		200,317 84
Reinsurance on losses		268 98
Interest		141 02
Total Assets		$228,834 92

Liabilities

Unearned cash payments	$6 47

Receipts

Cash balance at 31st December, 1927 (not extended), $16,860.66.	$26,240 77
Cash received as instalments, 1928	660 05
" instalments of prior years	802 90
" interest	102 00
" all other	
Total Receipts	$27,805 72

Expenditure

Expenses of management: Commissions, $1,635.00; investigation of claims, $198.00; license fee, $75.00; Fire Marshal tax, $77.78; travelling expenses, $40.40; taxes, $233.67; rent, $29.00; salaries and fees, $1,818.65; printing, postage, etc., $351.49; other expenses, $26.00	$4,484 99
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	13,555 21
" reinsurance	2,139 19
" rebate	289 28
" interest accrued	65 21
Total Expenditure	$20,533 88

Currency of Risks

Amount covered by Policies in force 31st December, 1928	Three years
Mutual	$9,550,189 50
Reinsurance	753,296 00
Net Risks	$8,796,893 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,596	$9,175,225 00
Policies new and renewed during 1928	957	3,492,049 00
Gross number and amount in force during 1928	3,553	$12,667,274 50
Less expired and cancelled in 1928	908	3,117,085 00
Net risks in force, 31st December, 1928	2,645	$9,550,189 50

Schedule "C"

Bonds and Debentures Owned	Par value	Book value
Dominion of Canada Victory Bond, 1937, 5½%	$3,000 00	$3,000 00
Shelburne Debentures, 1947, 5%	3,419 65	3,419 65
Huron & Erie Loan and Debenture Co.	5,000 00	5,000 00
	$11,419 65	$11,419 65

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT

Commenced Business 15th May, 1856

OFFICERS AND DIRECTORS (1929)

Officers.—President, Geo. R. Barrie; Vice-President, Wm. E. Shaw; Secretary-Treasurer, A. W. Hilborn, Galt.

Directors.—Geo. R. Barrie, Galt; Samuel Rohr, Ayr; W. C. Shaw, Hespeler; Frank W. Hanes, Dundas; Geo. L. Telfer, R.R. 2, Paris; A. A. Stewart, Puslinch; Col. J. L. Fraser, Burford; Jos Betzner, Copetown; J. M. Irwin, Galt.

Auditors.—John Taylor, Jr., Galt; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, $322,698.19

Statement for the Year Ending 31st December, 1928

Assets

Cash value of mortgages		$5,000 00
Cash value of bonds. (*See Schedule "C"*)		7,000 00
Cash on hand at Head Office	$658 40	
Cash in Bank of Commerce, Galt	1,784 30	
		2,442 70
Amount unpaid instalments, 1928		2,724 02
Amount unpaid of assessments levied during 1928		762 90
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$322,698 19	
Less residue for reinsurance	20,514 75	
		302,183 44
Interest due and accrued		208 33
Total Assets		$320,321 39

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $67.56.	
Cash received as instalments, 1928	$36,580 53
" instalments levied in years prior to 1928	1,288 20
" assessments levied in 1928	1,258 65
" assessments prior to 1928	774 24
" interest	607 50
" borrowed money	4,000 00
" reinsurance on losses	889 36
" all other sources	237 29
Total Receipts	$45,635 77

Expenditure

Expenses of management: Commissions, $859.50; fuel and light, $35.07; investigation of claims, $133.30; interest, $74.60; license fee, $100.00; Fire Marshal tax, $125.81; taxes, $394.72; rent, $134.20; salaries and fees, $2,944.00; printing, postage, etc., $349.36; other expenses, $287.30	$5,437 86
Miscellaneous payments:	
Cash paid for lossess which occured during 1928	18,297 83
" reinsurance	2,504 71
" rebate	211 90
" repayment of loans	11,600 00
" interest accrued on invesments	208 33
" investments (not extended), $5,000.00.	
Total Expenditure	$38,260 63

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$14,612,033 00
Reinsurance	925,475 00
Net Risks	$13,686,558 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	3,226	$14,246,644 00
Policies new and renewed during 1928	1,498	6,875,314 00
Gross number and amount in force during 1928	4,724	$21,121,958 00
Less expired and cancelled in 1928	1,492	6,509,925 00
Net risks in force, 31st December, 1928	3,232	$14,612,033 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Ontario, 1935, 6%	$2,000 00	$2,000 00
City of Ottawa, 1935, 5%	1,000 00	1,000 00
School District, Brandon, 1943, 5%	4,000 00	4,000 00
	$7,000 00	$7,000 00

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON

Commenced Business September, 1880

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. McPhail; Vice-President, Arch McColl; Secretary-Treasurer, W. A. Galbraith, Iona Station.

Directors.—John McPhail, Iona Station; Arch. McColl, Rodney; Jno. McPherson, Campbellton; Jno. R. Gow, Dutton; Jno. W. McCallum, Iona Station; D. Carmichael, West Lorne.

Auditors.—M. I. McNeill, J. M. Blue, Dutton, Ont.

Unassessed Premium Note Capital, $139,317.81

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$11,000 00
Cash at Head Office	$2 24	
Cash in Royal Bank, Rodney	3,283 33	
" Bank of Montreal, West Lorne	2,004 68	
" Royal Bank, Dutton	2,886 35	
" Bank of Montreal, Dutton	3,868 21	
		12,044 81
Amount unpaid of instalments, 1928		858 30
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$139,317 81	
Less residue of notes given for reinsurance	2,103 20	
		137,214 61
Interest		96 00
Total Assets		$161,213 72

Liabilities

Unearned cash payments	$323 32

Receipts

Cash balance at 31st December, 1927 (not extended), $8,720.70.	
Cash received as instalments and cash payments, 1928	$16,129 15
" instalments due in prior years	406 80
" interest	651 75
Total Receipts	$17,187 70

Expenditure

Expenses of management: Commissions, $317.00; investigation of claims, $65.00; license fee, $75.00; Fire Marshal tax, $53.08; travelling expenses, $121.00; taxes, $159.26; salaries and fees, $711.70; printing, postage, etc., $181.30; other expenses, $89.50	$1,772 84
Miscellaneous payments:	
Cash paid for losses	8,488 00
" reinsurance	454 40
" rebate	148 35
" investments (net extended), $3,000.00.	
Total Expenditure	$10,863 59

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$5,641,925 00
Less reinsurance	95,900 00
Net risks carried at 31st December, 1928	$5,546,025 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,407	$5,483,000 00
Policies new and renewed during 1928	655	2,683,875 00
Gross number and amount in force during 1928	2,062	$8,166,875 00
Less expired and cancelled in 1928	684	2,524,950 00
Net risks in force, 31st December, 1928	1,378	$5,641,925 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada, 1940, 4½%	$4,000 00	$4,000 00
Dominion of Canada, 1934, 5½%	4,000 00	4,000 00
Huron & Erie Mortgage Corporation, 1934, 4¾%	3,000 00	3,000 00
	$11,000 00	$11,000 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TAVISTOCK

Commenced Business 28th December, 1870

OFFICERS AND DIRECTORS (1929)

Officers.—President, Peter Murray; Vice-President, C. Lindner; Secretary, W. S. Russell, Tavistock.

Directors.—P. H. Murray, Tavistock; E. Caister, Tavistock; Jno. Pletsch, Shakespeare; Jos. Quinlan, Stratford; Wm. Kaufman, Tavistock; E. J. Wettlaufer, Tavistock; Andrew Herman, Tavistock; I. Corp, Woodstock; C. Lindner, Gad's Hill.

Auditors.—F. P. Corp, Tavistock; H. J. Mansz, Shakespeare.

Unassessed Premium Note Capital, $275,926.01

Statement for the Year Ending 31st December, 1928

Assets

Canada Victory Loan Bonds. (*See Schedule "C"*)		$40,116 00
Cash on hand at Head Office	$111 68	
Cash in Royal Bank, Stratford	8,396 49	
" Bank of Commerce, Tavistock	23,080 57	
		31,588 74
Amount unpaid instalments, 1928		1,140 89
Amount unpaid assessments, 1928		325 59
Amount of premium notes in force, after deducting all payments thereon and assessments levied		275,926 01
Interest		668 32
Total Assets		$349,765 55

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $25,166.72.	
Cash received from assessments levied during 1928	$1,258 98
" assessments levied prior to 1928	1,065 00
" instalments of 1928	16,188 62
" instalments of prior years	641 55
" interest	2,488 11
Total Receipts	$21,642 26

Expenditure

Expenses of management: Commissions, $1,738.00; investigation of claims, $111.35; license fee, $75.00; Fire Marshal tax, $72.00; travelling expenses, $48.00; taxes, $205.61; rent, $35.00; salaries and fees, $1,120.00; printing, postage, etc., $218.05; other expenses, $120.44	$3,743 55
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	1,360 77
" rebates	97 95
" all other	17 97
" investments (not extended), $10,000.00.	
Total Expenditure	$5,220 24

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Four years
Mutual	$8,628,935 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,734	$8,316,935 00
Policies new and renewed, 1928	869	4,588,360 00
Gross number and amount in force during 1928	2,603	$12,905,295 00
Less expired and cancelled in 1928	862	4,276,360 00
Net risks in force, 31st December, 1928	1,741	$8,628,935 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$2,000 00	$2,000 00
Canada National Railways Bonds, 1954, 5%	20,000 00	20,332 00
Dominion Refund, 1946, 4½%	8,000 00	7,784 00
British Mortgage & Trust Corporation, 1933, 5%	10,000 00	10,000 00
	$40,000 00	$40,116 00

EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN

Commenced Business 16th September, 1891

OFFICERS AND DIRECTORS (1929)

Officers.—President, D. A. McCallum; Vice-President, L. L. McTaggart; Secretary, Herman Galbraith, Appin.

Directors.—D. A. McCallum, Glencoe; L. L. McTaggart, Appin; Lorenzo Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; Milton Fletcher, Appin.

Auditors.—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, $95,009.03

Statement for the Year Ending 31st December, 1928

Assets

Cash in Royal Bank, Glencoe, Ont.	$285 10	
" Montreal Bank, Alvinston, Ont.	406 98	
" Royal Bank, Strathroy, Ont.	164 25	
" Royal Bank, Appin, Ont.	4,897 18	
" Montreal Bank, Glencoe, Ont.	184 64	
" Royal Bank, Melbourne	153 87	
" Montreal Bank, Newbury	232 62	
		$6,324 64
Amount unpaid of instalments, 1928		701 10
" prior instalments still unpaid (not extended), $394.61.		
" premium notes in force, after deducting all payments thereon and assessments levied	95,009 03	
" reinsurance	1,800 19	
		93,208 84
Total Assets		$100,234 58

Liabilities

Unpaid losses	$500 00

Receipts

Cash balance 31st December, 1927 (not extended), $3,636.64.	
Cash received as instalments of 1928	$12,591 00
" instalments of prior years	339 71
" reinsurance on losses	47 00
" all other sources	85 75
" from investments (not extended), $5,078.60.	
Total Receipts	$13,063 46

Expenditure

Expenses of management:	
Commissions, $153.00; investigation of claims, $102.00; license fee, $50.00; Fire Marshal tax, $41.03; travelling expenses, $64.45; taxes, $123.09; rent, $12.50; salaries and fees, $750.00; printing, postage, etc., $213.05; other expenses	$1,509 12

Miscellaneous payments:	
Amount paid for losses	$8,400 65
" reinsurance	210 41
" rebate	221 58
" all other	112 30
" investments (not extended), $5,000.00.	
Total Expenditure	$10,454 06

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,398,616 00
Less reinsurance	67,020 00
Net Risks	$4,331,596 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	1,342	$4,331,245 00
Policies new and renewed during 1928	495	1,601,191 00
Gross number and amount in force during 1928	1,837	$5,932,436 00
Less expired and cancelled in 1928	495	1,533,820 00
Net risks in force 31st December, 1928	1,342	$4,398,616 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

OFFICERS AND DIRECTORS (1929)

Officers.—President, Alex. Ross; Vice-President, H. Richmond; Secretary, J. R. Hammond, Atwood.

Directors.—Alex. Ross, Britton; H. Richmond, Atwood; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; J. K. Baker, Brussels; John Denstedt, Gad's Hill; S. J. Love, Atwood; I. D. Smith, Atwood.

Auditors.—Jno. F. Ballantyne, Atwood; Chester Little, Atwood.

Unassessed Premium Note Capital, $381,731.83

Statement for the Year Ending 31st December, 1928

Assets

Cash value of Bonds. (*See Schedule "C"*)		$30,000 00
Cash on hand, Head Office	$120 08	
Cash in Bank of Commerce, Atwood	8,325 83	
" Bank of Commerce, Monkton, Ont.	1,085 11	
		9,531 02
Amount of unpaid instalments, 1928		382 55
" assessments levied during 1928		80 20
" premium notes in force, after deducting all payments thereon and assessments levied		381,731 83
Total Assets		$425,725 60

Liabilities

Amount of losses reported	$2,075 00

Receipts

Cash at 31st December, 1927 (not extended), $19,098.82.	
Cash received as instalments, 1928	$16,581 23
" instalments, prior years	77 53
" assessments levied during 1928	678 80
" assessments levied before 1928	438 15
" interest	1,748 59
Total Receipts	$19,524 30

Expenditure

Expenses of management:	
Commissions, $769.00; investigation of claims, $94.50; license fee, $75.00; Fire Marshal tax, $67.94; travelling expenses, $25.50; taxes, $205.52; rent, $13.00; salaries and fees, $793.80; printing, postage, etc., $151.98; other expenses, $58.61	$2,254 85
Miscellaneous payments:	
Amount paid for losses	16,575 40
" rebate	261 85
" investment (not extended), $10,000.00.	
Total Expenditure	$19,092 10

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$8,188,625 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	1,381	$7,788,620 00
Policies new and renewed during 1928	776	4,444,325 00
Gross number and amount in force during 1928	2,157	12,232,945 00
Less expired and cancelled in 1928	733	4,044,320 00
Net risks in force, 31st December, 1928	1,424	$8,188,625 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie, 1930, 5¼%	$5,000 00	$5,000 00
Huron & Erie, 1931, 5½%	5,000 00	5,000 00
Huron & Erie, 1932, 5½%	10,000 00	10,000 00
British Mortgage & Trust Corporation, 1932, 5%	10,000 00	10,000 00
	$30,000 00	$30,000 00

ERAMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ROCKWOOD

Commenced Business 9th April, 1861

OFFICERS AND DIRECTORS (1929)

Officers.—President, Ernest Parkinson; Vice-President, Chas. Benham; Secretary, W. A. Dickieson, Rockwood.

Directors.—E. Parkinson, Guelph; Chas. Benham, Rockwood; John Hindley, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood; Jno. McNabb, Rockwood.

Auditors.—J. J. Aldous, Rockwood; S. Dufield, Guelph.

Unassessed Premium Note Capital, $175,080.00

Statement for the Year Ending 31st December, 1928

Assets

Cash value of debentures and Canada War Loan. (*See Schedule "C"*)		$12,000 00
Cash at Head Office	$2 35	
Cash in Royal Bank, Rockwood	608 02	
" Canadian Bank of Commerce, Guelph	427 96	
" Imperial Bank, Fergus	598 71	
		1,637 04
Amount unpaid of instalments, 1928		1,000 55
Amount of prior years (not extended), $590.90.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$175,080 00	
Less residue of premium notes given by Company for reinsurance	35,356 05	
		139,723 95
Office furniture and safe (not extended), $85.00.		
Total Assets		$154,361 54

Liabilities

Unearned cash payment	$58 13

Receipts

Cash balance at 31st December, 1927 (not extended), $702.27.	
Cash received as instalments, 1928	$6,776 45
" instalments of prior years	727 00
" interest	665 89
" reinsurance on losses	2,441 00
" all other sources	130 95
Total Receipts	$10,741 29

Expenditure

Expenses of management: .	
Commissions, $537.50; investigation of claims, $26.00; license fee, $50.00; Fire Marshal tax, $20.40; travelling expenses, $31.25; taxes, $66.73; rent, $8.00; salaries and fees, $488.80; printing, postage, etc., $104.29; other expenses, $40.80	$1,373 77
Miscellaneous payments:	
Cash paid for losses	$6,699 05
" reinsurance	1,647 80
" rebates	85 90
Total Expenditure	$9,806 52

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,969,050 00
Less reinsurance	740,575 00
Net risks actually carried by Company, 31st December, 1928	$3,228,475 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,403	$3,713,750 00
Policies new and renewed during 1928	549	1,512,400 00
Gross number and amount in force during 1928	1,952	$5,226,150 00
Less expired and cancelled in 1928	502	1,257,100 00
Net risks in force, 31st December, 1928	1,450	$3,969,050 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Guelph & Ontario Investment & Savings Society, 1933, 4¾%	$4,000 00	$4,000 00
Guelph & Ontario Investment & Savings Society, 1932, 5%	5,000 00	5,000 00
Dominion of Canada Government War Bonds, 1943, 5%	3,000 00	3,000 00
	$12,000 00	$12,000 00

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SELKIRK

Commenced Business 2nd September, 1871

OFFICERS AND DIRECTORS (1929)

Officers.—President, Joshua Honsberger; Vice-President, Andrew Sherk; Secretary, A. E. Havill, South Cayuga.

Directors.—J. Honsberger, Dunnville; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; John Featherstone, Fisherville; C. J. Smelser, Selkirk; G. A. Reicheld, South Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schweyer, Fisherville; Walter Ebert, Cayuga; Harry Rittenhouse, Dunnville.

Auditors.—Wm. G. Babion, Selkirk; Richard Sherk, South Cayuga.

Unassessed Premium Note Capital, $140,474.32

Statement for the Year Ending 31st December, 1928

Assets

Cash value of bonds. (*See Schedule "C"*)		$10,000 00
Cash on hand	$17 28	
Cash in Bank of Commerce, Dunnville	554 30	
" Bank of Commerce, Cayuga	376 69	
" Royal Bank, Fisherville	1,331 42	
" Bank of Commerce, Selkirk	2,994 57	
" Royal Bank, Dunnville	974 22	
		6,248 48
Amount of unpaid instalments, 1928		708 08
" assessments, 1928		18 40
" premium notes in force, after deducting all payments thereon and assessments levied	$140,474 32	
Less residue of premium note given for reinsurance	15,464 16	
		125,010 16
Interest		521 21
Office furniture (not extended), $100.00.		
Total Assets		$142,506 33

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $444.41.	
Cash received as instalments, 1928	$13,279 19
" from assessments of prior years	313 81
" for interest	521 21
Total Receipts	$14,114 21

Expenditure

Expenses of management: Commissions, $467.50; fuel and light, $11.00; license fee, $50.00; Fire Marshal tax, $32.52; travelling expenses, $10.00; taxes, $111.82; salaries and fees, $866.80; printing, postage, etc., $363.78; other expenses, $53.00	$1,966 42
Miscellaneous payments:	
Amount paid for losses	4,304 00
" reinsurance	1,832 41
" rebate	207 31
Total Expenditure	$8,310 14

Currency of Risks

Amount covered by Policies in force 31st December, 1928	Three years
Mutual	$5,695,825 00
Reinsurance	600,472 50
Net Risks	$5,094,352 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,250	$4,482,675 00
Policies new and renewed during 1928	598	2,391,875 00
Gross number and amount in force during 1928	1,848	$6,874,550 00
Less expired and cancelled in 1928	349	1,178,725 00
Net risks in force, 31st December, 1928	1,499	$5,695,825 00

Schedule "C"

Bonds and Debentures Owned	Par value	Book value
Province of Ontario, 1944, 4½%	$5,000 00	$5,000 00
Province of Ontario, 1948, 5%	5,000 00	5,000 00
	$10,000 00	$10,000 00

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON

Commenced Business 31st March, 1894

OFFICERS AND DIRECTORS (1929)

Officers.—President Moses Bilger; Vice-President, John Oswald; Secretary, B. W. Schumacher.

Directors.—Moses Bilger, Mildmay; Jno. Oswald, Chesley; Rudolph Siegner, Mildmay; J. T. Richardson, Paisley; Val. Fischer, Walkerton; Jas. Tolton, Walkerton.

Auditors.—James A. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, $1,131,431.47

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$5,800 00
Mortgage loans and real estate		14,200 00
Bonds and debentures. (*See Schedule "C"*)		122,000 00
Actual cash in hand at Head Office	$88 04	
Amount of deposit in Montreal Bank, Walkerton	12,804 96	
" " Royal Bank, Cargill	1,712 59	
" " Commerce Bank, Port Elgin	1,141 35	
		15,746 94
Amount of unpaid instalments, 1928		692 55
" premium notes in force, after deducting all payments thereon and assessments levied	$1,131,431 47	
Less residue of premium notes given for reinsurance	173,686 76	
		957,744 71
Amount of interest accrued		1,737 52
Total Assets		$1,117,921 72

Liabilities

Amount of losses adjusted	$900 00
" " resisted	2,200 00
Amount of losses (supposed)	400 00
Unearned cash payments	44,243 03
Total Liabilities	$47,743 03

Receipts

Cash balance at 31st December, 1927 (not extended), $19,317.01.	
Cash received as instalments and cash payments, 1928	$146,935 46
" instalments of prior years	768 52
" interest	6,796 33
" reinsurance on losses	13,644 15
" from all other sources	1,196 59
" from investments (not extended), $3,100.00.	
Total Receipts	$169,341 05

Expenditure

Expenses of management:	
Commissions, $5,916.00; fuel and light, $35.57; investigation of claims, $755.05; license fee, $250.00; Fire Marshall tax, $393.23; taxes, $1,424.04; salaries and fees, $6,417.48; printing, postage, etc., $1,446.68; other expenses, $379.70	$17,017 75
Miscellaneous payments:	
Amount paid for losses	113,443 45
" reinsurance	25,438 96
" rebate	1,576 45
" interest	34 51
" investments (not extended), $18,500.00.	
Total Expenditures	$157,511 12

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	One year	Two years	Three years	Total
Mutual	$180,202 00	$151,095 00	$46,367,750 00	$46,699,047 00
Less reinsurance	.....	.....	7,710,372 00	7,710,372 00
Net risks actually carried by Company at 31st December, 1928	$180,202 00	$151,095 00	$38,657,378 00	$38,988,675 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	14,430	$43,582,047 00
Policies new and renewed during 1928	5,693	18,019,284 00
Gross number and amount in force during 1928	20,123	$61,601,331 00
Less expired and cancelled in 1928	5,022	14,902,284 00
Net risks in force, 31st December, 1928	15,101	$46,699,047 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Alberta, 1943, 5%	$3,000 00	$3,037 50
Province of Alberta, 1943, 5%	5,000 00	4,816 50
Huron & Erie Mortgage Corporation, 1932, 5%	10,000 00	10,000 00
Province of Manitoba, 1956, 4½%	5,000 00	4,825 00
Province of New Brunswick, 1929, 5½%	5,000 00	4,906 00
Province of New Brunswick, 1930, 6%	5,000 00	4,954 00
Province of Quebec, 1950, 4½%	4,000 00	3,930 00
Province of Manitoba, 1934, 5½%	5,000 00	5,000 00
Province of British Columbia, 1951, 4½%	5,000 00	4,735 00
Township of York, 1938, 5%	5,000 00	5,025 00
Dominion of Canada War Loan, 1934, 5½%	5,000 00	4,800 00
Canada Permanent Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
Canada Permanent Mortgage Corporation, 1933, 5%	5,000 00	5,000 00
Trusts and Guarantee, 1931, 5¼%	5,000 00	5,000 00
City of Windsor, 1934, 5%	5,000 00	5,000 00
Township of Sandwich East, 1947, 5¼%	5,000 00	5,023 70
Province of Ontario, 1930, 6%	5,000 00	5,000 00
Province of Ontario, 1948, 5%	5,000 00	4,900 00
Province of Prince Edward Island, 1939, 4%	5,000 00	3,720 50
Province of Saskatchewan, 1940, 6%	5,000 00	4,830 00
Province of Saskatchewan, 1936, 6%	5,000 00	4,950 00
Township of Etobicoke, 1938, 5%	5,000 00	5,025 00
Township of Scarboro, 1943, 5%	5,000 00	5,000 00
City of Port Arthur, 1945, 5%	5,000 00	5,000 00
	122,000 00	$119,478 20

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LINDSAY

Commenced Business 3rd June, 1895

OFFICERS AND DIRECTORS (1929)

Officers.—President, G. B. Nichols; Vice-President, J. J. Robertson; Secretary-Treasurer, Pearl James, Lindsay.

Directors.—G. B. Nicholls, Peterboro; J. Suggitt, Cameron; Alex. Horn, Lindsay; Albert Davidson, Lindsay; W. Hoskins, Woodville; W. H. Lowes, Ida; Maurice McMillan, Beaverton; John Robertson, Dunsford; F. A. Eason, Keene; R. S. McElwain, Gelert.

Auditors.—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, $663,632.36

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$43,000 00
Cash value of mortgages, bonds, debentures, etc.		9,075 00
Cash in Bank of Commerce, Lindsay		5,158 74
Amount of unpaid instalments due in 1928		9,118 60
" premium notes in force, after deducting all payments thereon and assessments levied	$663,632 36	
Less residue of premium notes for reinsurance	54,013 50	
		609,618 86
Amount of interest accrued		745 10
All other assets		23 80
Total Assets		$676,740 10

Liabilities

Amount of losses adjusted	$4,052 06
" unearned cash payments	79,363 35
" all other liabilities	787 00
Total Liabilities	$84,202 41

Receipts

Cash balance for 31st December, 1927 (not extended), $2,093.97.	
Cash received as membership fees	$2,375 50
" instalments and cash payments, 1928	76,936 11
" instalments due in prior years	9,909 83
" interest	2,164 65
Cash received from reinsurance on losses	775 90
" all other	697 90
" investments (not extended), $600.00.	
Total Receipts	$92,859 89

Expenditure

Expenses of management:	
Commissions, $6,585.00; law costs, $37.74; fuel and water, $22.18; investigation of claims, $781.20; license fee, $150.00; Fire Marshal tax, $247.08; travelling expenses, $80.60; taxes, $780.27; rent, $360.00; salaries and fees, $2,954.05; printing, postage, etc., $701.26; other expenses, $2,190.63	14,890 01
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	47,575 28
" reinsurance	5,225 87
" rebates	2,703 96
" investments (not extended), $20,000.00.	
Total Expenditure	$70,395 12

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$28,005,582 00
Less reinsurance	1,937,162 00
	$26,068,420 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	10,008	$28,168,796 00
Policies new and renewed during 1928	3,147	8,689,171 00
Gross number and amount in force during 1928	13,155	$36,857,967 00
Less expired and cancelled in 1928	3,240	8,852,385 00
Net risks in force, 31st December, 1928	9,915	$28,005,582 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$10,000 00	.....
Town of Lindsay, 1933, 5½%	3,000 00	.....
Victoria Trust & Savings Co., 1930, 5½%	10,000 00	.....
Victoria Trust & Savings Co., 1933, 5%	10,000 00	.....
Township of Mariposa School, 1948, 5%	5,000 00	.....
Midland Loan Debentures, 1933, 4¾%	5,000 00	.....
	$43,000 00	.....

FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA

Commenced Business 22nd May, 1880

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer, E. G. Kuntz, Formosa.

Directors.—Jno. F. Wachter, Walkerton; Thos. Inglis, Clifford; Alex. Robertson, Paisley; M. Filsinger, Mildmay; Anthony Lang, Chepstow; O. C. Kuntz, Formosa.

Auditors.—D. Borho, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, $329,789.82

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds		$7,000 00
Mortgage loans and real estate		6,200 00
Cash at Head Office	$404 22	
Amount of deposit, Montreal Bank, Formosa	18,343 44	
" " Royal Bank, Cargill	1,976 72	
		20,724 38

Assets—*Continued*

Amount unpaid, instalments, 1928		$1,095 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1927	$329,789 82	
Less residue of premium notes given by the Company for reinsurance	63,920 66	
		265,869 16
Total Assets		$300,888 94

Liabilities

Amount of losses supposed	$1,600 00
" unearned cash payments	2,557 69
Total Liabilities	$4,157 69

Receipts

Cash balance at 31st December, 1927 (not extended), $19,879.60.	
Cash received as instalments and cash payments, 1928	$38,414 18
" instalments of prior years	1,150 70
" interest	1,018 65
" reinsurance on losses	9,766 45
" all other sources	173 24
" from investments (not extended.) $200 00	
Total Receipts	$50,523 22

Expenditure

Expenses of management: Commissions, $1,818.25; investigation of claims, $644.05; license fee, $100; Fire Marshal tax, $99.95; travelling expenses, $29.75; taxes, $299.85; rent, $63.00; salaries and fees, $1,967.00; printing, postage, etc., $405.50; other expenses, $69.00	$5,496 35
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	28,486 71
" reinsurance	8,196 93
" rebate	378 31
" all other expenditure	320 17
" investments (not extended), $7,000.00.	
Total Expenditure	$42,878 47

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$13,538,879 00
Reinsurance	2,990,297 00
Net risks carried	$10,548,582 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	4,362	$13,302,000 00
Policies new and renewed during 1928	1,535	4,805,647 00
Gross number and amount in force, 1928	5,897	$18,107,647 00
Less expired and cancelled during 1928	1,531	4,568,768 00
Net risks in force, December, 1928	4,366	$13,538,879 00

Schedule "C"

Ford City, 1935, 6%	$3,000 00
Township of East Sandwich, 1946, 5¼%	4,000 00
	$7,000 00

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON

Commenced Business 16th March, 1878

OFFICERS AND DIRECTORS (1929)

Officers.—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

Directors.—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mount Forest; H. M. Fortune, Chesley; C. J. Dickison, Mildmay; Adam Ries, Clifford; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley; Conrad Schenk, Holstein; F. S. Schaus, Ayton; H. W. Hunt, Hanover.

Auditors.—W. J. Forbes, Ayton; Edward Pletsch, Ayton.

Unassessed Premium Note Capital, $355,451.40

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$15,000 00
Cash in Royal Bank, Ayton	$4,454 38	
" Bank of Commerce, Neustadt	1,687 38	
" Bank of Commerce, Chesley	515 45	
		6,657 21
Amount of unpaid instalments, 1928		556 46
" unpaid instalments, prior to 1928 (not extended), $238.77.		
" unpaid assessments, 1928		1,249 91
" premium notes in force, after deducting all payments thereon and assessments levied	$355,451 40	
Less residue of premium notes given for reinsurance	60,080 50	
		295,370 90
Interest due and accrued		217 50
Total Assets		$319,051 98

Liabilities

Unearned cash payments	$1,629 16

Receipts

Cash balance at 31st December, 1927 (not extended), $17,031.59.	
Cash received as instalments and cash payments, 1928	$44,678 40
" instalments due in prior years	1,145 37
" from reinsurance on losses	3,997 50
" interest	928 32
Total Receipts	$50,749 59

Expenditure

Expenses of management: Commissions, $1,522.00; investigation of claims, $327.15; license fee, $100.00; Fire Marshal tax, $106.49; travelling expenses, $76.00; taxes, $319.24; salaries and fees, $1,804.95; printing, postage, etc., $552.80; other expenses, $36.55	$4,845 18
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	36,649 93
" reinsurance	14,301 47
" rebate	327 39
" investments (not extended), $5,000.00.	
Total Expenditure	$56,123 97

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three-year risks
Mutual	$13,300,636 00
Reinsurance	2,694,597 34
Net Risks	$10,606,038 66

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	3,973	$13,268,074 70
Policies new and renewed during 1928	1,522	3,407,250 00
Gross number and amount in force during 1928	5,495	$16,675,324 70
Less expired and cancelled in 1928	1,440	3,374,688 70
Net risks in force, 31st December, 1928	4,055	$13,300,636 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$6,000 00	.....
Trusts & Guarantee Co., Ltd., 1932, 5%	9,000 00	.....
	$15,000 00	.....

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALEXANDRIA

Commenced Business 7th May, 1895

OFFICERS AND DIRECTORS (1929)

Officers.—President, D. A. Ross; Vice-President, S. A. Kennedy; Secretary, V. G. Chisholm, Alexandria.

Directors.—D. A. Ross.Martintown; E. J. McDonald, Alexandria; W. J. McGregor, North Lancaster; Wm. Irvine, Dalkeith; S. A. Kennedy, Apple Hill; D. A. McDonell, Green Valley.

Auditors.—J. A. McDonell, Alexandria; Angus Kennedy, Alexandria.

Unassessed Premium Note Capital, $234,066.00

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$11,621 08
Cash on hand, Head Office	$184 09	
Cash in Royal Bank, Alexandria	4,652 39	
" Bank of Nova Scotia, Alexandria	4,407 44	
" Bank Canadian National, Alexandria	7,329 56	
" Bank of Montreal, Lancaster	6,245 00	
" Bank of Nova Scotia, Martintown	4,506 30	
		27,324 78
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$234,066 00	
Less residue of premium notes given for reinsurance	22,682 50	
		211,383 50
Total Assets		$250,329 36

Liabilities

Unearned cash payments	$29,292 55

Receipts

Cash balance at 31st December, 1927 (not extended), $24,182.63.	
Cash received as instalments and cash payments, 1928	$32,569 20
" for interest	1,140 87
" all other	12 00
" reinsurance on losses	2,480 00
" from investments (not extended), $2,360.56.	
Total Receipts	$36,202 07

Expenditure

Expenses of management:	
Commissions, $2,117.00; law costs, $24.35; investigation of claims, $716.10; license fee, $100.00; Fire Marshal tax, $96.19; travelling expenses, $96.45; taxes, $288.57; salaries and fees, $1,150.85; printing, postage, etc,, $229.07.	$4,818 58
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	26,951 26
" reinsurance	3,209 60
" rebates	441 04
Total Expenditure	$35,420 48

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$10,984,300 00
Less reinsurance (mutual plan)	1,055,000 00
Net risks actually carried at 31st December, 1928	$9,929,300 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	4,531	$10,569,400 00
Policies new and renewed during 1928	1,534	3,748,850 00
Gross number and amount in force during 1928	6,065	$14,318,250 00
Less expired and cancelled in 1928	1,480	3,333,950 00
Net risks in force, 31st December, 1928	4,585	$10,984,300 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$5,000 00	.....
Township of Lochiel, 1931, 6%	6,621 08	.....
Total	$11,621 08	.....

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK

Commenced Business 15th April, 1875

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. Teasdale; Vice-President, Wm. Bell; Secretary, N. Simenton, Caledonia.

Directors.—W. Teasdale, Cayuga; Wm. Bell, Canfield; R. H. Allen, Caledonia; R. E. Kerr, York; J. G. Lindsay, Caledonia; Jno. Bell, Glanford.

Auditors.—A. A. Bain, Caledonia; C. McBlain, Caledonia.

Unassessed Premium Note Capital, $105,237.60

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Cash at Head Office	$517 41	
Cash in Standard Bank, Caledonia	1,930 96	
" Royal Bank, Canfield	1,840 27	
" Bank of Commerce, Cayuga	1,558 56	
" Standard Bank, Binbrook	373 68	
" Bank of Commerce, Caledonia	1,410 16	
" Royal Bank, Dunnville	520 52	
" Imperial Bank, Caledonia	2,309 42	
		10,460 98
Amount unpaid of instalments, 1928		1,175 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$105,237 60	
Less reinsurance	7,227 00	
		98,010 60
Total Assets		$114,647 54

Liabilities

Amount of losses supposed	$6,500 00
Unearned cash payments	2,992 77
Total Liabilities	$9,492 77

Receipts

Cash balance at 31st December, 1927 (not extended), $6,978.29.	
Cash received as instalments and cash payments, 1928	$11,867 46
" instalments of prior years	180 75
" assessments levied in prior years	72 90
" interest	376 22
" all other	2 50
Total Receipts	$12,499 83

Expenditure

Expenses of management: Commissions, $682.00; license fee, $50.00; Fire Marshal tax, $41.48; travelling expenses, $20.00; taxes, $124.45; rent, $15.00; salaries and fees, $856.35; printing, postage, etc., $115.03; other expenses, $37.00	$1,941 31
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	6,403 35
" reinsurance	648 00
" rebate	24 48
Total Expenditure	$9,017 14

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,506,590 00
Less reinsurance	328,500 00
Net risks actually carried by Company	$4,178,090 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,146	$4,489,190 00
Policies new and renewed during 1928	400	1,493,575 00
Gross number and amount in force during 1928	1,546	$5,982,765 00
Less expired and cancelled in 1928	375	1,476,175 00
Net risks in force, 31st December, 1928	1,171	$4,506,590 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie Loan Corporation, 1930, 5½%	$5,000 00	$5,000 00

GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE

Commenced Business 29th June, 1892

OFFICERS AND DIRECTORS (1929)

Officers.—President, Robt. Mulholland; Vice-President, Jno. F. Black; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

Directors.—Robt. Mulholland, South Mountain; George Robinson, Prescott; Herbert Adams, Ventnor; John F. Black, Kemptville; Alex. Morrison, Jasper; Herb. S. Bennett, Algonquin; E. D. Perrin, Prescott; Geo. Ferguson, Oxford Station; R. W. Kingston, Spencerville.

Auditors.—Almon Smail, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, $272,558.77

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$1,832 80
Loan Company's debentures. (*See Schedule "C"*)		28,519 28
Cash on hand at Head Office	$726 58	
Cash in Royal Bank, Spencerville	15,951 38	
		16,677 96
Amount of unpaid instalments, 1928		1,086 51
" unpaid instalments (not extended), $198.72.		
" premium notes in force, after deducting all payments thereon and assessments levied		272,558 77
Office furniture and safe (not extended), $340.00.		
Total Assets		$320,675 32

Liabilities

Unearned cash payments	$15,091 12

Receipts

Cash balance at 31st December, 1927 (not extended), $22,888.32.	
Cash received as instalments and cash payments, 1928	$41,601 00
" instalments of prior years	222 95
" interest	789 60
" from all other	8 00
" investments (not extended), $517.40.	
Total Receipts	$42,621 55

Expenditure

Expenses of management:	
Commissions, $2,413.60; fuel and light, $20.50; investigation of claims, $313.60; license fee, $100.00; Fire Marshal tax, $135.74; travelling expenses, $44.75; taxes, $434.57; rent, $24.30; salaries and fees, $2,137.50; printing, postage, etc., $382.64; other expenses, $45.00	$6,052 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	19,517 91
" rebate	442 57
" interest	82 88
" all other	65 38
" investments (not extended), $23,188.37.	
Total Expenditure	$26,160 94

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$12,417,679 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	3,848	$11,825,334 00
Policies new and renewed during 1928	1,374	4,128,911 00
Gross number and amount in force during 1928	5,222	$15,954,245 00
Less expired and cancelled in 1928	1,261	3,536,566 00
Net risks in force, 31st December, 1928	3,961	$12,417,679 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Renewal Bonds, 1932, 5½%	$5,000 00	.....
Dominion of Canada War Loan Bonds, 1934, 5½%	5,000 00	.....
United Counties of Leeds and Grenville, 1929, 5%	1,770 00	.....
United Counties of Leeds and Grenville, 1930, 5%	1,000 00	.....
Winchester Public School, 1929-43, 5%	10,230 87	.....
Standard Reliance Assets (estimated)	5,458 41	.....
Dominion Permanent Loan Co. (estimated)	60 00	.....
	$28,519 28	.....

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER

Commenced Business 6th July, 1878

OFFICERS AND DIRECTORS (1929)

Officers.—President, T. H. O'Neill; Vice-President, D. McKinnon; Secretary, Wm. Ruttle, Hanover, Ont.

Directors.—T. H. O'Neill, Walkerton; Dougald McKinnon, Chesley; Archibald C. McCuaig, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; W. W. Smith, Shallow Lake; Herb. Brigham, Allan Park; Gilbert Gillies, Cedarville; D. McQueen, Mount Forest; Henry Logie, Walkerton.

Auditors.—T. H. Wilson, Walkerton; Duncan McLean, Durham.

Unassessed Premium Note Capital, $204,594.37

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$2,000 00
Bonds. (*See Schedule "C"*)		7,905 82
Cash on hand at Head Office	$220 66	
Amount of cash in Montreal Bank, Hanover, Ont.	2,394 59	
" Royal Bank, Hanover, Ont.	2,000 00	
		4,615 25
Amount unpaid, instalments, 1928		1,303 50
" of premium notes in force, after deducting all payments thereon and assessments levied	$204,594 37	
Less residue of premium notes given for reinsurance	31,828 53	
		172,765 84
Amount of interest due and accrued		50 05
Total Assets		$188,640 46

Liabilities

Unearned cash payments	$198 46

Receipts

Cash balance at 31st December, 1927 (not extended), $5,573 34.	
Agents' fees	$679 00
Cash received as instalments and cash payments, 1928	23,359 51
" instalments due in prior years	617 83
" reinsurance on losses	4,797 11
" interest	494 33
Total Receipts	$29,947 78

Expenditure

Expenses of management: Commissions, $1,753.49; fuel and light, $49.11; investigation of claims, $197.75; assessment and fees, $75.00; Fire Marshal tax, $64.52; travelling expenses, $130.95; taxes, $255.81; salaries and fees, $1,775.20; printing, postage, etc., $575.21; other expenses, $44.00	$4,921 04
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	17,797 45
" reinsurance	5,397 05
" rebate	389 12
" all other	2,401 21
Total Expenditure	$30,905 87

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$8,245,029 00
Reinsurance	1,431,854 00
Net risks, 31st December, 1927	$6,813,175 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,828	$7,873,345 00
Policies new and renewed during 1928	1,155	3,078,037 00
Gross number and amount in force during 1928	3,983	$10,951,382 00
Less expired and cancelled in 1928	956	2,706,353 00
Net risks in force, 31st December, 1928	3,027	$8,245,029 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Ontario, 1936, 6%	$3,208 77	$3,208 77
Canadian Northern Stock, 1934, 4%	5,499 33	4,969 56
	$8,708 10	$8,178 33

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A

Commenced Business 16th February, 1860

OFFICERS AND DIRECTORS (1929)

Officers.—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, Geo. McIntosh, Guelph.

Directors.—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. McCrea, Guelph; J. Bowman, Guelph; N. Sinclair, Guelph; W. R. Elliott, Guelph; C. C. Rudd, Guelph; F. Laidlaw, Guelph; Robert Dawson, Guelph.

Auditors.—W. Laidlaw, Guelph; Geo. McIntosh, Guelph.

Unassessed Premium Note Capital, $52,392.73

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$524 00	
Amount of cash in Bank of Commerce at Guelph	2,066 06	
		$2,590 06
Amount unpaid of instalments, 1928		277 65
" of premium notes in force, after deducting all payments thereon and assessments levied	$52,392 73	
Less residue of premium notes given for reinsurance	3,376 70	
		49,016 03
Total Assets		$51,883 74

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $4,129.16.	
Cash received as instalments, 1928	$2,630 17
" instalments of prior years	241 92
" interest	117 03
Total Receipts	$2,989 12

Expenditure

Expenses of management:	
Commissions, $157.00; law costs, $6.00; license fee, $25.00; Fire Marshal tax, $7.96; travelling expenses, $24.00; taxes, $24.86; salaries and fees, $190.00; printing, postage, etc., $84.30; other expenses, $9.00	$528 12
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	$3,825 00
" reinsurance	175 10
Total Expenditure	$4,528 22

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$1,051,725 00
Reinsurance	63,200 00
Net risks, December 31st, 1928	$988,525 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	318	$962,000 00
Policies new and renewed during 1928	157	361,775 00
Gross number and amount in force during 1928	475	$1,323,775 00
Less expired and cancelled in 1928	114	272,050 00
Net risks in force, 31st December, 1928	361	$1,051,725 00

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON

Commenced Business 2nd April, 1890

OFFICERS AND DIRECTORS (1929)

Officers.—President, C. H. Turner; Vice-President, Benj. Petch; Secretary-Treasurer, Thos. Moore, Campbellville.

Directors.—C. H. Turner, Milton; B. Petch, Glen Williams; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; C. E. Wood, Freeman; Wm. Hume, Milton; N. F. Lindsay, Acton; Duncan Campbell, Moffat.

Auditors.—W. J. Akins, Acton; A. L. MacNabb; Milton.

Unassessed Premium Note Capital, $351,657.80

Statement for the Year Ending 31st December, 1928

Assets

Cash value of mortgages		$13,000 00
Bonds. (*See Schedule "C"*)		10,000 00
Cash on hand	$592 32	
Cash in Royal Bank, Guelph	366 33	
" Bank of Nova Scotia, Acton	400 01	
" Bank of Nova Scotia, Campbellville	45,355 56	
		46,714 22
Amount of unpaid assessments of prior years (not extended), $122.95.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$351,657 80	
Less residue of premium notes given by the Company for reinsurance	61,050 80	
		290,607 00
Interest due		262 00
All other assets		251 50
Office furniture and safe (not extended), $275.00.		
Total Assets		$360,834 72

Liabilities

Amount unearned cash payments	$27,052 28

Receipts

Cash balance at 31st December, 1927 (not extended), $45,135.32.	
Cash received as instalments and cash payments, 1928	$28,901 45
" Agents' fees	1,029 00
" interest	2,436 84
" reinsurance on losses	5,829 55
Total Receipts	$38,196 84

Expenditure

Expenses of management: Commissions, $2,064.00; investigation of claims, $178.60; license fees, $100; Fire Marshal tax, $83.32; travelling expenses, $15.00; taxes, $249.98; rent, $25.00; salaries and fees, $2,178.65; printing, postage, etc., $468.68; other expenses, $142.90	$5,506 13
Miscellaneous payments:	
Amount paid for losses	24,195 71
" reinsurance	2,816 05
" rebate	1,100 05
" investments (not extended), $3,000.00.	
Total Expenditure	$33,617 94

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$12,662,995 00
Less reinsurance	1,346,300 00
Net risks actually carried at 31st December, 1928	$11,316,695 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	3,254	$12,368,875 00
Policies new and renewed during 1928	1,154	4,407,045 00
Gross number and amount in force during 1928	4,408	$16,775,920 00
Less expired and cancelled in 1928	1,134	4,112,925 00
Net risks in force, 31st December, 1928	3,274	$12,662,995 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Guelph & Ontario Investment & Savings Society, 1929, 3½ to 5¼%	$10,000 00	.....

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS

Commenced Business 1st July, 1898

OFFICERS AND DIRECTORS (1929)

Officers.—President, A. E. Hoskin; Vice-President, E. H. Martyn; Secretary-Treasurer, W. A. Hoskin, Cobourg.

Directors.—A. E. Hoskin, Cobourg; E. H. Martyn, Port Hope; W. R. Coyle, Roseneath; James Thompson, Cold Springs; Ben Stewart, Baltimore; R. W. Benson, Bewdley.

Auditors.—J. H. Davidson, Camborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, $138,837.00

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$15,964 80
Cash on hand at Head Office	$61 10	
Cash in Bank of Nova Scotia, Cobourg	4,516 61	
" Bank of Toronto, Cobourg	1,347 73	
		5,925 44
Amount of instalments of 1928 unpaid		850 45
" premium notes, after deducting all payments made and assessments levied	$138,837 00	
Less residue of premium notes given by Company for reinsurance	7,695 33	
		131,141 67
Interest		169 81
Total Assets		$154,052 17

Liabilities

Amount of unearned cash payments	$13,567 13

Receipts

Cash balance at 31st December, 1927 (not extended), $4,093.85.	
Cash received as instalments and cash payments of 1928	$13,115 14
" instalments of prior years	607 45
" interest	950 54
" reinsurance on losses	53 45
" all other	46 20
Total Receipts	$14,772 78

Expenditure

Expenses of management: Commissions, $960.00; Division Court costs, $4.35; investigation of claims, $120.00; license fee, $75.00; Fire Marshal tax, $44.62; travelling expenses, $181.15; taxes, $146.85; rent, $9.00; salaries and fees, $1,230.00; printing, postage, etc., $94.03; other expenses, $35.69	$2,900 69

Miscellaneous payments:	
Cash paid for losses which occurred during 1928	8,576 51
" reinsurance	747 70
" rebate	716 29
Total Expenditure	$12,941 19

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$5,234,689 00
Reinsurance	362,080 00
Net risks at 31st December, 1928	$4,872,609 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,032	$5,029,539 00
Policies new and renwed during 1928	541	1,576,655 00
Gross number and amount in force during 1928	2,573	$6,606,194 00
Less expired and cancelled in 1928	550	1,371,505 00
Net risks in force, 31st December, 1928	2,023	$5,234,689 00

Schedule "C"

Bond and Loan Debentures Owned

	Par value	Book value
Midland Loan, 1929 and 1933, 5%, 5½% abd 4¾%	$9,000 00	.....
Dominion of Canada, 1932, 5½%	2,000 00	.....
Dominion of Canada, 1934, 5½%	3,000 00	.....
Grand Trunk Pacific, 1939, 4% (£500)	1,964 80	.....
	$15,964 80	.....

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH

Commenced Business 3rd February, 1875

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. P. Rau; Vice-President, Wm. Switzer; Secretary-Treasurer, Henry Eilber, Crediton.

Directors.—Jno. P. Rau, Zurich; Stephen Webb, Grand Bend; John Pfaff, Zurich; Oscar Klopp, Zurich; Wm. Constit, Zurich; Jno. A. Manson, Zurich; G. Graham, Brucefield; Wm. Switzer, Dashwood; Peter Martin, Exeter.

Auditors.—Andrew F. Hess, Zurich; William Johnston, Zurich.

Unassessed Premium Note Capital, $201,027.13

Statement for the Year Ending 31st December, 1928

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$20,926 43
Cash on deposit, Bank of Commerce, Crediton	$3,081 39	
" Bank of Montreal, Exeter	827 18	
" Bank of Montreal, Zurich	748 54	
		4,657 11
Amount of premium notes in force, after deducting all payments thereon and assessments levied		201,027 13
Amount unpaid of instalments levied during 1928		255 55
Total Assets		$226,866 22

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $3,345.19.	
Cash received as instalments due in 1928	$15,293 15
" instalments due in prior years	230 90
" interest	1,172 20
" investments (not extended), $51.76.	
Total Receipts	$16,696 25

Expenditure

Expenses of management:	
Commissions, $871.85; law costs, $688.42; investigation of claims, $122.65; license fee, $75.00; Fire Marshal tax, $51.74; travelling expenses, $143.00; taxes, $155.22; rent, $45.00; salaries and fees, $1,165.10; printing, postage, etc., $624.19; other expenses, $74.09	$4,016 26
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	10,381 56
" rebate	41 95
" investments (not extended), $996.32.	
Total Expenditure	$14,439 77

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$7,852,300 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,042	$7,742,045 00
Policies new and renewed during 1928	932	3,727,680 00
Gross number and amount in force during 1928	2,974	11,469,725 00
Less expired and cancelled in 1928	973	3,617,425 00
Net risks in force, 31st December, 1928	2,001	$7,852,300 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Ontario, 1948, 5%	$5,000 00	$5,000 00
Province of Ontario, 1944, 4½%	3,000 00	3,000 00
Hydro-Electric Power Commission of Ontario, 1939, 5%	5,000 00	5,000 00
Province of Ontario, 1935, 6%	3,000 00	3,000 00
City of Toronto, 1937, 5%	4,000 00	4,000 00
Township of Stephen, 1945, 5½%	926 43	926 43
	$20,926 43	$20,926 43

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY

Commenced Business 3rd March, 1880

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. McPherson; Vice-President, Mark May; Secretary-Treasurer, A. J. Frank, New Germany.

Directors.—Jno. McPherson, Wallenstein; Mark May, New Germany; A. G. Brohman, Ariss; A. Jansen, Kitchener; F. Schaefer, New Hamburg; Henry Prang, Breslau; A. Newstead, Breslau; Chas. Wilhelm, Breslau; A. Ottman, Hawkesville.

Auditors.—A. W. Zinger, New Germany; William Halter, New Germany.

Unassessed Premium Note Capital, $21,877.39

Statement of the Year Ending 31st December, 1928

Assets

Cash at Head Office	$51 87	
Cash in Royal Bank, Guelph	8,089 92	
		$8,141 79
Amount unpaid of instalments levied in 1928		81 75
" unpaid of assessments levied in 1928		13 50
" of premium notes in force, after deducting all payments thereon and assessments levied	$21,877 39	
Less residue premium notes	2,540 84	
		19,336 55
Total Assets		$27,573 59

Liabilities—None

Receipts

Cash balance 31st December, 1927 (not extended), $6,463.36.	
Cash received for instalments levied in 1928	$2,197 53
" instalments levied in prior years	62 65
" assessments levied in 1928	98 50
" assessments levied in prior years	59 30
" interest	177 94
" reinsurance on losses	4 00
Total Receipts	$2,599 92

Expenditure

Expenses of management:	
Commissions, $184.00; license fee, $25.00; Fire Marshal, tax $7.25; taxes, $22.44; salaries and fees, $290.50; printing, postage, etc., $47.42; other expenses, $9.00	$585.61
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	27 06
" reinsurance	305 67
" rebate	3 15
Total Expenditure	$921 49

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$903,060 00
Reinsurance	99,050 00
Net Risks	$804,010 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	317	$733,542 00
Policies new and renewed during 1928	181	499,055 00
Gross number and amount in force during 1928	498	$1,232,597 00
Less expired and cancelled in 1928	161	329,537 00
Net risks in force, 31st December, 1928	337	$903,060 00

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN

Commenced Business 4th April, 1892

OFFICERS AND DIRECTORS (1929)

Officers.—President, D. M. Winter; Vice-President, R. L. Smyth; Secretary-Treasurer, A. Gillanders, Ridgetown.

Directors.—D. M. Winter, Thamesville; Robt. L. Smyth, Blenheim; Robt. J. Newman, Muirkirk; Milton Attridge, Highgate; W. A. Walters, Ridgetown; David Wilson, Ridgetown; W. J. Huffman, Blenheim; W. D. Spear, Highgate; Watson Johnston, Northwood.

Auditor.—O. Drury, Blenheim.

Unassessed Premium Note Capital, $243,753.61

Statement for the Year Ending 31st December, 1928

Assets

Amount of cash deposited at Royal Bank, Ridgetown		$3,975 64
" unpaid instalments, 1928		298 90
" premium notes in force, after deducting all payments thereon and assessments levied	$243,753 61	
Less residue of premium notes given for reinsurance	3,777 67	
		239,975 94
Total Assets		$244,250 48

Liabilities

Amount of unearned cash payments	$3,565 08

Receipts

Cash balance 31st December, 1927 (not extended), $2,881.73.	
Cash received as instalments and cash payments, 1928	$29,051 25
" instalments of prior years	487 50
" interest	16 69
Total Receipts	$29,555 44

Expenditure

Expenses of management:	
Commissions, $1,069.20; law costs, $7.00; investigation of claims, $85.80; interest, $29.17; license fee, $75.00; Fire Marshal tax, $101.09; travelling expenses, $24.00; taxes, $303.25; rent, $120.00; salaries and fees, $1,390.76; printing, postage, etc., $182.95; other expenses, $188.02	$3,576 24
Miscellaneous payments:	
Cash paid for losses	24,017 99
" reinsurance	306 37
" rebates	560 93
Total Expenditure	$28,461 53

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$10,269,793 00
Reinsurance	173,120 00
Net risks carried at 31st December, 1928	$10,096,673 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,558	$9,895,726 00
Policies new and renewed during 1928	911	3,228,900 00
Gross number and amount in force during 1928	3,469	$13,124,626 00
Less expired and cancelled in 1928	825	2,854,833 00
Net risks in force, 31st December, 1928	2,644	$10,269,793 00

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER

Commenced Business 10th July, 1873

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. A. Bryans; Vice-President, A. McKercher; Secretary-Treasurer, W. S. McKercher, Wroxeter.

Directors.—Jno. A. Bryans, Fordwich; Hugh W. Edgar, Wroxeter; W. H. Gregg, Gorrie; A. McKercher, Wroxeter; Jas. T. Wylie, Wingham; W. R. Graham, Gorrie.

Auditors.—J. Howard Wylie, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, $516,843.56

Statement for the Year Ending 31st December, 1928

Assets

Real estate		$1,300 00
Bonds and debentures, etc. (*See Schedule "C"*)		55,910 50
Wroxeter Rural Telephone Co., stock		100 00
Cash in Royal Bank, Harriston	$444 80	
" Bank of Commerce, Wroxeter	2,553 16	
		2,997 96
Amount of unpaid instalments, 1928		2,487 72
" unpaid instalments of prior years (not extended), $175.69.		
" premium notes in force, after deducting all payments thereon and assessments levied	$516,843 56	
Less residue of premium notes given by the Company for reinsurance	104,977 03	
		411,866 53
Amount of accrued interest		603 23
Total Assets		$475,265 94

Liabilities

Amount of unearned cash payments	$4,310 87
" all other liabilities	479 95
Total Liabilities	$4,790 82

Receipts

Cash balance at 31st December, 1927 (not extended), $10,591.43.	
Cash held by agents for fees or surveys (not extended), $1,514.00.	
Cash received as instalments and cash payments, 1928	$68,347 63
" instalments of prior years	1,263 28
" for interest	2,688 28
" reinsurance on losses	10,358 73
" all other sources	309 59
Total Receipts	$82,967 51

Expenditure

Expenses of management:	
Commissions, $3,254.00; law costs, $127.48; fuel and light, $80.92; investigation of claims, $1,038.40; license fee, $150.00; Fire Marshal tax, $156.92; travelling expenses, $129.00; taxes, $544.97; salaries and fees, $3,674.20; printing, postage, etc., $513.46	$9,754 01
Miscellaneous payments:	
Cash paid for losses	43,310 57
" reinsurance	20,702 02
" rebates	914 15
" interest	124 79
" other expenditure	152 94
" investments (not extended), $15,602.50.	
Total Expenditure	$74,958 48

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$21,474,604 00
Reinsurance	4,831,789 00
Net risk actually carried by Company at 31st December, 1928	$16,642,815 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	6,017	$20,169,425 00
Policies new and renewed during 1928	3,028	10,595,710 00
Gross number and amount in force during 1928	9,045	$30,765,135 00
Less expired and cancelled in 1928	2,686	9,290,531 00
Net risks in force, 31st December, 1928	6,359	$21,474,604 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Bond, 1946, 4½%	$10,000 00	$9,750 00
Dominion of Canada Bond, 1934, 5½%	10,000 00	10,375 00
Dominion of Canada Bond, 1943, 5%	5,000 00	5,100 00
Huron & Erie Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
Dominion of Canada Bond, 1943, 5%	15,000 00	15,657 50
Dominion of Canada Bond, 1934, 5½%	10,000 00	10,310 00
	$55,000 00	$56,192 50

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY

Commenced Business 27th July, 1888

OFFICERS AND DIRECTORS (1929)

Officers.—President, David Fletcher; Vice-Pesident, Christian Johnson; Manager, T. B. Harvey, Merlin.

Directors.—D. Fletcher, Fletcher; Christian Johnson, Kingsville; Wm. Holmes, Comber; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; S. Burk. Blenheim; T. L. Renaud, McGregor; Pierre Oriet, Stoney Point; T. R. Clarke, Fletcher; C. T. Sellars, Kingsville; A. E. Robinson, Charing Cross; D. H. Brown, Chatham; Sam Montgomery, Dover Centre.

Auditors.—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, $601,764.71

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$106,818 46
Cash at Head Office	$691 23	
Cash in Bank of Montreal, Merlin	7,353 21	
		8,044 44
Amount unpaid of instalments, 1928		4,485 17
Prior instalments on fixed payments (not extended), $278.47.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$601,764 71	
Less residue of premium notes given for reinsurance	13,830 91	
		587,933 80
Interest due and accrued		2,269 35
Total Assets		$709,551 22

Liabilities

Unearned cash payments	$72,285 86

Receipts

Cash balance at 31st December, 1927 (not extended), $7,675.22.	
Cash received as instalments and cash payments, 1928	$75,036 56
" instalments of prior years	3,380 19
" interest	5,870 21
" reinsurance on losses	1,033 33
" all other sources	367 68
" from investments (not extended), $25,462.84.	
Total Receipts	$85,687 97

Expenditure

Expenses of management:	
Commissions, $3,285.00; investigation of claims, $376.00; license fee, $150.00; Fire Marshal tax, $241.25; travelling expenses, $3,644.40; taxes, $752.21; rent, $3.00; salaries and fees, $2,927.04; printing, postage, etc., $461.85; other expenses, $492.80	$12,333 55
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	56,878 05
" reinsurance	1,738 89
" rebates	3,460 03
" investments (not extended), $36,371.07.	
Total Expenditure	$74,410 52

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$23,538,655 00
Reinsurance	577,366 00
Net risks actually carried by Company at 31st December, 1928	$22,961,289 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	6,098	$21,403,489 00
Policies new and renewed during 1928	2,737	9,000,216 00
Gross number and amount in force during 1928	8,835	$30,403,705 00
Less expired and cancelled in 1928	2,132	6,865,050 00
Net risks in force, 31st December, 1928	6,703	$23,538,655 00

Schedule "C"

	Par value	Book value
Township of Raleigh Debentures—Jeannettes Creek Drain, 1931, 6%	$2,949 90	$2,949 90
Township of Tilbury North—Desjardins, Drain, 1929, 6%	273 46	273 46
Town of Pembroke, 1930, 6%	2,597 45	2,597 45
Township of Tilbury North—Brule Cut Off, 1931, 5½%	265 86	265 86
Township of Tilbury North—Queensville Drain Repair, 1931, 5½%	424 89	424 89
Township of Tilbury North—McGuire Drain Repair, 1931, 5½%	764 09	764 09
Township of Tilbury East—Kelly Ross Norry Drain, 1931, 5½%	787 46	787 46
Township of Tilbury East—Dauphin Drainage Works, 1931, 5½%	2,186 00	2,186 00
Township of Tilbury East—Repairs to Old Drain, 1931, 5½%	549 40	549 40
Township of Tilbury North—Stoney Point Drain, 1931, 5½%	503 53	503 53
Township of Tilbury North—R. Chauvin Drain, 1931, 5½%	672 23	672 23
Township of Tilbury West—By-law 450, 1932, 5½%	1,177 06	1,177 06
Township of Tilbury West—By-law 451, 1932, 5½%	729 71	729 71
Township of Sandwich East—By-law 1116, 1934, 5½%	11,100 00	11,100 00
Township of Raleigh—School Section No. 11, 1942, 5½%	7,642 99	7,642 99
Township of Raleigh—O'Neill Drain, 1932, 5½%	1,292 80	1,292 80
Town of Tecumseh—By-law 219, 1935, 6%	12,710 51	12,710 51
Township of Sandwich East—By-law 1109, 1943, 5½%	795 87	795 87
Township of Tilbury North—2 Con., Drain By-law 639, 1932, 5½%	984 99	984 99
Township of Tilbury East—Farmers Drainage Works, 1932, 5½%	4,594 16	4,594 16
Township of Tilbury East—Moffat Extension Drain, 1932, 5½%	1,506 66	1,506 66
Township of Tilbury East—Davidson Drain, 1932, 5½%	584 43	584 43
Township of Tilbury North—Lanone Drain, 1937, 5½%	1,472 04	1,472 04
Township of Tilbury North—Smugglers Creek, 1943, 5½%	5,465 90	5,465 90
Township of Raleigh—Goot No. 1, 1930, 5½%	1,177 40	1,177 40
Town of Tecumseh—By-law 244, 1934, 6%	1,207 16	1,207 16
Township of Tilbury North—Tremblay Creek, 1933, 5½%	1,828 02	1,828 02
Township of Tilbury North—Malott, Diversion and Brule, 1933, 5½%	609 50	609 50
Township of Tilbury North—Garant Drain Repair, 1933, 5½%	854 00	854 00
Township of Tilbury East—Malott, Diversion and Brule, 1938, 5½%	7,730 00	7,730 00
Township of Tilbury North—Mailloux and Strong, Pump, 1938, 5½%	3,363 00	3,363 00
Roman Catholic Separate School—Chatham, 1958, 5½%	6,600 00	6,600 00
Roman Catholic Separate School—Sandwich South, 1939, 6%	3,464 23	3,464 23
Huron & Erie—K-42448, 1929, 5½%	2,000 00	2,000 00
Huron & Erie—K-1146, 1931, 5%	3,000 00	3,000 00
Huron & Erie—K-1179, 1931, 5%	3,000 00	3,000 00
Southern Loan & Savings Co.—No. 6531, 1931, 5%	2,000 00	2,000 00
The Canada Trust Co.—K-1060, 1929, 5½%	831 17	831 17
	$106,818 46	$106,818 46

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD

Commenced Business 5th November, 1875

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jas. Smith; Vice-President, Thos. L. McCormick; Secretary-Treasurer, A. G. Minielly, Watford.

Directors.—James Smith, Sarnia; Thos. L. McCormick, Watford; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; P. J. McEwen, Wyoming.

Auditors.—J. Elmer Collier, Watford; Alex. Jamieson, Forest.

Unassessed Premium Note Capital, $447,083.67

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$1,200 00
Bonds and debentures. (*See Schedule "C"*)		52,300 00
Cash on hand, Head Office	$50 18	
Cash in Industrial Mortgage and Savings Co., Sarnia	1,192 18	
" Montreal Bank, Watford	954 70	
" Lambton Loan & Investment Co., Sarnia	1,007 27	
		3,204 33
Amount of unpaid instalments, 1928		3,748 70
" premium notes in force, after deducting all payments thereon and assessments levied	$447,083 67	
Less residue of premium notes given for reinsurance	11,350 62	
		435,733 05
Total Assets		$496,186 08

Liabilities

Amount of unearned cash payments	$50,149 15

Receipts

Cash balance at 31st December, 1927 (not extended), $19,223.41.	
Cash received as instalments and cash payments, 1928	$49,104 98
" instalments of prior years	3,383 05
" interest	3,258 13
" reinsurance on losses	50 31
" all other sources	150 89
Total Receipts	$55,947 36

Expenditure

Expenses of management:	
Commissions, $3,710.00; Division Court costs, $13.82; law costs, $10.00; fuel and light, $17.11; investigation of claims, $536.30; license fee, $100.00; Fire Marshal tax, $155.26; travelling expenses, $30.00; taxes, $554.33; salaries and fees, $2,754.15; printing, postage, etc., $694.88; other expenses, $106.31	$8,682 16
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	$57,307 99
" reinsurance	1,890 14
" rebates	1,765 65
" accrued interest	32 00
" purchase of investment (not extended), $2,288.50.	
Total Expenditure	$69,677 94

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$18,248,322 00
Less reinsurance, cash system	472,700 00
Amount actually carried by the Company at 31st December, 1928	$17,775,622 00

Movement of Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	5,430	$17,512,579 00
Policies new and renewed during 1928	1,904	6,475,649 00
Gross number and amount in force during 1928	7,334	$23,988,228 00
Less expired and cancelled in 1928	1,843	5,739,906 00
Net risks in force, 31st December, 1928	5,491	$18,248,322 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Lambton Loan & Investment Co., 1932, 5%	$5,000 00	$5,000 00
Dominion of Canada War Loan, 1934, 5.5%	15,000 00	15,000 00
Industrial Mortgage & Savings Company, 1933, 5.5%	2,500 00	2,500 00
Industrial Mortgage & Savings Company, 1931, 5%	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 1932, 5%	2,500 00	2,500 00
Lambton Loan & Investment Co., 1934, 5.5%	2,500 00	2,500 00
Lambton Loan & Investment Co., 1929, 5½%	2,300 00	2,300 00
Lambton Loan & Investment Co., 1931, 5%	12,500 00	12,500 00
	$52,300 00	$52,300 00

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

OFFICERS AND DIRECTORS (1929)

Officers.—President, Edmund Burke; Vice-President, D. McLean; Secretary, P. Cavers, Perth; Treasurer, R. M. Anderson, Perth.

Directors.—E. Burke, Perth; D. McLean, Perth; J. H. Shaw, Perth; M. L. Dowdall, Perth; R. E. White, Perth; A. Bowes, Perth; F. Ferrier, Perth; Jas. Clyne, Perth; Benj. Willis, Lanark.

Auditors.—Jas. H. Devlin, Perth; J. E. Anderson, Perth.

Unassessed Premium Note Capital, $445,682.15

Statement for the Year Ending 31st December, 1928

Assets

Bonds, debentures, etc. (*See Schedule "C"*)		$8,040 58
Cash on hand at Head Office	$436 90	
Cash in Montreal Bank, Perth	11,164 97	
		11,601 87
Amount unpaid instalments of 1928		2,239 54
" of premium notes in force, after deducting all payments thereon and assessments levied	$445,682 15	
Less residue of premium notes for reinsurance	1,708 55	
		443,873 60
Total Assets		$465,755 59

Liabilities

Unearned cash payments	$6,346 71

Receipts

Cash balance at 31st December, 1927 (not extended), $22,888.32.	
Cash received as instalments and cash payments, 1928	$64,029 40
" instalments of prior years	1,397 84
" interest	1,022 96
" from all other sources	203 60
" from investments (not extended), $1,437.81.	
Total Receipts	$66,653 80

Expenditure

Expenses of management: Commissions, $5,745.57; law costs, $13.66; fuel and light, $112.95; investigation of claims, $815.65; license fee, $100.00; Fire Marshal tax, $202.13; taxes, $301.73; rent, $221.00; salaries and fees, $1,080.00; printing, postage, etc., $371.93; other expenses, $122.54	$9,564 86
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	60,725 97
" reinsurance	411 55
" rebate	1,101 70
Total Expenditure	$71,804 08

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$19,150,333 00
Less reinsurance	45,310 00
Net amount of risks at 31st December, 1928	$19,105,023 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	7,342	$17,951,134 00
Policies taken during 1928	2,660	6,992,335 00
Gross number and amount in force during 1928	10,002	$24,943,469 00
Less expired and cancelled in 1928	2,296	5,793,136 00
Net risks in force 31st December, 1928	7,706	$19,150,333 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Lanark County, 5%	$8,040 58	.....

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE

Commenced Business 17th August, 1876

OFFICERS AND DIRECTORS (1929)

Officers.—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

Directors.—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; C. A. Baker, Moscow; R. Wright, Bath; Delbert Sexsmith, Wilton.

Auditors.—S. C. S. McKim, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, $97,868.01

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$13 97	
" deposit in Royal Bank, Napanee	12,837 32	
" deposit in Montreal Bank, Napanee	269 07	
		$13,120 36
Amount unpaid instalments of 1928		669 65
" of prior instalments or fixed payments (not extended), $102.15.		
" of premium notes in force, after deducting all payments thereon and assessments levied	$97,868 01	
Less residue of notes given for reinsurance	4,302 75	
		93,565 26
Total Assets		$107,355 27

Liabilities

Unearned cash payments	$2,558 98
All other liabilities	116 67
Total Liabilities	$2,675 65

Receipts

Cash balance at 31st December, 1927 (not extended), $9,016.63.	
Cash received as instalments and cash payments of 1928	$11,999 18
" instalments of prior years	472 25
" interest	305 50
" reinsurance on losses	31 10
" all other	4 30
Total Receipts	$12,812 33

Expenditure

Expenses of management: Commissions, $1,686.81; fuel and light, $15.00; investigation of claims, $27.20; license fee, $50.00; Fire Marshal tax, $40.09; travelling expenses, $7.00; taxes, $171.07; rent, $62.00; salaries and fees, $1,240.20; printing, postage, etc., $111.21; other expenses, $45.40	$3,455 98
Miscellaneous payments:	
Cash paid for losses	4,447 85
" reinsurance	504 90
" rebate	299 87
Total Expenditure	$8,708 60

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,656,510 00
Less reinsurance	204,850 00
Net amount of risks at 31st December, 1928	$3,451,660 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,364	$3,497,160 00
Policies new and renewed during 1928	477	1,210,020 00
Gross number and amount in force during 1928	1,841	$4,707,180 00
Less expired and cancelled in 1928	440	1,050,670 00
Net risks in force 31st December, 1928	1,401	$3,656,510 00

LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM

Commenced Business 11th August, 1882

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. McGugan; Vice-President, J. N. Atkin; Secretary-Treasurer; A. E. McKay, Ilderton.

Directors.—John McGugan, Denfield; John Oliver, Denfield; J. S. Douglas, Strathroy; Wm. Hodgson, Ilderton; J. N. Atkin, Strathroy; A. McInroy, Ilderton; A. Ferguson, Komoka; T. G. Turnbull, Komoka; Wm. Chapman, Denfield.

Auditors.—Jas. F. Campbell, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, $77,647.50

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans and real estate		$7,600 00
Bonds and debentures. (*See Schedule "C"*)		23,200 00
Cash on hand	$46 08	
Cash in Bank of Montreal, London	1,032 37	
" Ontario Loan & Savings Co., London	1,037 89	
		2,116 34
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$77,647 50	
Less residue of notes given for reinsurance	1,400 40	
		76,247 10
Total Assets		$109,163 44

Liabilities

Unearned cash payments	$6,499 31
All other liabilities	1,400 40
Total Liabilities	$7,899 71

Receipts

Cash balance at 31st December, 1927 (not extended), $1,199.96.	
Cash received as instalments and cash payments of 1928	$6,803 12
" instalments prior years	19 80
" interest	1,618 12
" all other	7 35
" from investments (not extended), $5,000.00.	
Total Receipts	$8,448 39

Expenditure

Expenses of management: Commissions, $391.25; law costs, $5.00; investigation of claims, $55.20; license fee, $50.00; Fire Marshal tax, $20.98; taxes, $74.95; salaries and fees, $647.90; printing, postage, etc., $94.53; other expenses, $157.36	$1,497 17
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	3,724 06
" reinsurance	286 20
" rebate	249 58
" all other	75 00
" for investments (not extended), $6,700.00.	
Total Expenditure	$5,832 01

Currency of Risks

Amount covered by Policies in force 31st December, 1928

Mutual	$3,251,233 00
Less reinsurance	47,700 00
Net amount at risk at 31st December, 1928	$3,203,533 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	933	$3,144,385 00
Policies new and renewed during 1928	326	1,090,228 00
Gross number and amount in force during 1928	1,259	$4,234,613 00
Less expired and cancelled in 1928	323	983,380 00
Net risks in force 31st December, 1928	936	$3,251,233 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Premier Trust, 1931, 5½%	$2,000 00	.....
Huron & Erie, 1929-31, 5½%	4,200 00	.....
Dominion of Canada Victory Loan, 1934, 5½%	3,000 00	.....
Canada Trust Co., 1929, 5½%	2,000 00	.....
Dominion of Canada Loan, 1943, 5%	6,000 00	.....
Dominion of Canada Loan, 1934, 5½%	2,000 00	.....
Province of Ontario, 1935, 6%	2,000 00	.....
City of Toronto, 1931, 6%	2,000 00	.....
	$23,200 00	.....

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA

Also known as St. Johns

Commenced Business 27th May, 1882

OFFICERS AND DIRECTORS (1929)

Officers.—President, H. McGuffin; Vice-President, R. Dengate; Secretary-Treasurer, Alfred T. Pattison, Denfield.

Directors.—H. McGuffin, London; W. C. Hodgins, Denfield; R. S. Douglas, Ilderton; R. Dengate, Ealing; C. H. Perkin, Ettrick; Alva Gray, Komoka; E. Braithwaite, Denfield; H. Needham, Ilderton; Thos. Foster, London, Ont.

Auditors.—James Smibert, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, $119,899.51

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans and real estate		$2,738 50
Municipal debentures and Canada War Loan bonds. (*See Schedule "C"*)		40,000 00
Amount of cash at Head Office	$30 91	
Cash in Bank of Montreal, London	4,564 12	
" Bank of Commerce, London	2,278 08	
		6,873 11
Amount unpaid assessments of 1928		231 90
" of premium notes in force, after deducting all payments thereon and assessments levied	$119,899 51	
Less residue for reinsurance	904 80	
		118,994 71
Amount of interest due and accrued		533 42
Total Assets		$169,371 64

Liabilities

Unearned cash payments	$10,776 20
All other liabilities	273 00
Total Liabilities	$11,049 20

Receipts

Cash balance at 31st December, 1927 (not extended), $5,319.33.	
Cash received as instalments and cash payments, 1928	$10,482 05
" instalments of prior years	300 15
" interest	2,111 85
Total Receipts	$12,894 05

Expenditure

Expenses of management:	
Commissions, $509.00; investigation of claims, $56.00; license fee, $50.00; Fire Marshal tax, $29.84; taxes, $92.07; salaries and fees, $824.00; printing, postage, etc., $146.18; other expenses, $59.33	$1,766 42
Miscellaneous payments:	
Cash paid for losses which occurred in 1928	4,038 65
" reinsurance	174 60
" rebate	360 60
" purchase of investments (not extended), $5,000.00.	
Total Expenditure	$6,340 27

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,987,100 00
Less reinsurance	29,100 00
	$4,958,000 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	1.541	$4,957,960 00
Policies new and renewed during 1928	568	1,822,490 00
Gross number and amount in force during 1928	2,109	$6,780,450 00
Less expired and cancelled in 1928	537	1,793,350 00
Net risks in force, 31st December, 1928	1,572	$4,987,100 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
City of London Debentures, 1930-31, 6%	$15,000 00	$15,000 00
Ontario Loan and Debenture, 1929, 4¾%	10,000 00	10,000 00
Huron & Erie Mortgage Corporation, 1931, 5%	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 1932, 4½%	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 1933, 4¾%	5,000 00	5,000 00
	$40,000 00	$40,000 00

McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.

Commenced Business 2nd May, 1877

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

Directors.—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper, Parkhill; Thos. A. Glendinning, Parkhill; Earl Furtney, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

Auditors.—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, $34,419.71

Statement for the Year Ending 31st December, 1928

Assets

Amount of trust company bonds. (*See Schedule "C"*)		$20,500 00
" cash at Head Office	$298 05	
" cash deposit at Bank of Commerce, Parkhill	720 97	
" cash deposit at Bank of Montreal, Ailsa Craig	276 31	
		1,295 33

Amount of unpaid instalments of 1928		$294 60
" unpaid instalments of prior years (not extended), $25.20.		
" premium notes in force, after deducting all payments thereon and assessments levied	$34,419 71	
Less residue of premium notes given by Company for reinsurance	574 06	
		33,845 65
Amount of interest due and accrued		1,344 78
" all other assets		1 15
Total Assets		$57,281 51

Liabilities

Unearned cash premiums	$3,266 49
All other liabilities	574 06
Total Liabilities	$3,840 55

Receipts

Cash balance at 31st December, 1927 (not extended), $2,873.79.	
Cash received as instalments and cash payments of 1928	$2,819 00
" instalments of prior years	224 85
" interest	1,050 64
" all other	1 15
Total Receipts	$4,095 64

Expenditure

Expenses of management: Commissions, $100.50; investigation of claims, $38.00; license fee, $50.00; Fire Marshal tax, $11.64; travelling expenses, $59.00; taxes, $28.75; salaries and fees, $471.15; printing, postage, etc., $91.42; other expenses, $6.00	$856 46
Miscellaneous payments:	
Cash paid for losses	$2,578 55
" reinsurance	48 44
" rebate	190 65
" investments (not extended), $2,000.00.	
Total Expenditure	$3,674 10

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$1,463,990 00
Reinsurance	22,875 00
Net risks actually carried by Company at 31st December, 1928	$1,441,115 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	584	$1,365,770 00
Policies new and renewed during 1928	208	508,545 00
Gross number and amount in force during 1928	792	$1,874,315 00
Less expired and cancelled in 1928	192	410,325 00
Net risks in force, 31st December, 1928	600	$1,463,990 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Canada Trust Co., 1929-34, 5% to 5½%	$16,500 00	$16,500 00
Huron & Erie Mortgage Corporation, 1932, 5%	2,000 00	2,000 00
Huron & Erie Mortgage Corporation, 1933, 4½%	2,000 00	2,000 00
	$20,500 00	$20,500 00

McKILLOP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SEAFORTH, ONT.

Commenced Business 26th May, 1876

OFFICERS AND DIRECTORS (1929)

Officers.—President, James Evans; Vice-President, James Connolly; Secretary-Treasurer, D. F. McGregor, Seaforth.

Directors.—James Evans, Seaforth; James Connolly, Goderich; Wm. Rinn, Seaforth; Jno. Bennewies, Bonholm; Robt. Ferris, Blyth; Geo. R. McCartney, Seaforth; Alex. Broadfoot, Seaforth; Murray Gibson, Brucefield; Jas. Sholdice, Walton.

Auditors.—Thos. Moylan, Seaforth; James Kerr, Seaforth.

Unassessed Premium Note Capital, $217,378.39

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$9,000 00
Cash on hand at Head Office	$1,062 18	
Cash in Canadian Bank of Commerce, Seaforth	2,403 61	
		3,465 79
Amount of unpaid instalments of 1928		3,463 34
" premium notes in force, after deducting all payments thereon and assessments levied	$217,378 39	
Less residue of premium notes given for reinsurance	5,271 41	
		212,106 98
Reinsurance on losses		582 47
Interest due and accrued		35 50
Total Assets		$228,654 08

Liabilities

Amount of losses adjusted	$942 15
All other liabilities	306 18
Total Liabilities	$1,248 33

Receipts

Cash balance at 31st December, 1927 (not extended), $10,498.51.	
Cash received as instalments of 1928	$18,862 22
" instalments of prior years	995 30
" interest	685 92
" from realization on investments (not extended), $1,010.00.	
Total Receipts	$20,543 44

Expenditure

Expenses of management: Commissions, $1,681.15; law costs, $5.00; investigation of claims, $110.60; interest, $3.75; license fee, $75.00; Fire Marshal tax, $47.80; travelling expenses, $30.00; taxes, $143.42; rent, $25.00; salaries and fees, $1,132.10; printing, postage, etc., $439.50; other expenses, $80.98	$3,774 30
Miscellaneous payments:	
Cash paid for losses	24,117 58
" reinsurance	384 08
" rebate	310 20
Total Expenditure	$28,586 16

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$8,064,327 00
Reinsurance	182,634 00
Net risks, 31st December, 1928	$7,881,693 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,607	$7,961,355 00
Policies new and renewed during 1928	1,235	4,061,872 00
Gross number and amount in force during 1928	3,842	$12,023,227 00
Less expired and cancelled in 1928	1,283	3,958,900 00
Net risks in force, 31st December, 1928	2,559	$8,064,327 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie Mortgage Corporation Debentures, 1932, 4½ and 4¾%	$9,000 00	$9,000 00

MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS

Commenced Business 19th August, 1895

OFFICERS AND DIRECTORS (1929)

Officers.—President, Hon. Wm. Smith; Vice-President, Noah Burkholder; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

Directors.—Hon. Wm. Smith, Columbus; Noah Burkholder, Pickering; Peter Christie, Manchester; I. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; D. M. Morgan, Claremont; G. B. Mothersill, Oshawa; Wm. Ratcliffe, Brooklin; Samuel Snowden, Bowmanville; J. J. Smith, Enniskillen; H. E. Webster, Whitby.

Auditors.—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, $342,604.40

Statement for the Year Ending 31st December, 1928

Assets

Cash Value of mortgages and real estate		$4,250 00
Municipal debentures. (*See Schedule "C"*)		49,447 13
Cash in Bank of Commerce, Oshawa		17,573 60
Amount of unpaid instalments, 1928		4,102 25
" unpaid instalments, prior years (not extended), $206.50.		
" premium notes in force, after deducting all payments thereon and assessments levied	$342,604 40	
Less residue of premium notes given for reinsurance	35,746 25	
		306,858 15
Interest accrued		767 96
Total Assets		$382,999 09

Liabilities

Unearned cash payments	$47,722 87
All other liabilities	452 55
Total Liabilities	$48,175 42

Receipts

Cash balance at 31st December, 1927 (not extended), $12,265.43.	
Cash received as instalments and cash payments, 1928	$47,566 20
" instalments of prior years	3,355 55
" interest during 1928	3,118 71
" reinsurance on losses	3,019 07
" from other sources	83 95
" from matured investments (not extended), $2,987.96.	
Total Receipts	$57,143 48

Expenditure

Expenses of management:	
Commissions, $6,302.25; investigation of claims, $195.75; license fee, $100.00; Fire Marshal tax, $154.10; travelling expenses, $30.00; taxes, $473.56; salaries and fees, $3,769.80; printing, postage, etc., $316.17; other expenses, $583.80	$11,925 43
Miscellaneous payments:	
Cash paid for losses	24,561 56
" reinsurance	4,250 15
" rebate	2,162 55
" other expenses	383 18
" investments (not extended), $11,540.40.	
Total Expenditure	$43,282 87

Currency of Risks

Amount covered by Policies in force 31st December, 1928

		Three years
Mutual		$15,830,478 00
Reinsurance:		
Mutual System	$1,211,015 00	
Cash System	8,000 00	
		1,219,015 00
Net risks carried at 31st December, 1928		$14,611,463 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	5,561	$14,204,903 00
Policies new and renewed during 1928	2,245	5,931,885 00
Gross number and amount in force during 1928	7,806	$20,136,788 00
Less expired and cancelled in 1928	1,886	4,306,310 00
Net risks in force, 31st December, 1928	5,920	$15,830,478 00

Schedule "C"

Bonds and Debentures Owned

	Par value
East Whitby Debentures, yearly, 1931, 5%	$2,696 69
Township of Scarboro Debentures, 1949-50, 5%	5,000 00
Township of York Debentures, 1945, 5%	10,000 00
City of St. Catharines Debentures, 1936, 5%	7,000 00
Town of Weston Debentures, 1938-42, 5%	10,000 00
City of Oshawa Debentures, 1928, 6%	12,000 00
East Whitby Debentures, 1939, 6%	2,750 44
	$49,447 13

NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. L. Deans; Vice-President, Job Ransom; Secretary-Treasurer, Jas. Beattie.

Directors.—W. L. Deans, Fergus; M. Heffernan, Arthur, Ont.; Albert McLelland, Belwood; Job Ransom, Fergus; W. J. Fasken, Elora; W. L. Ham, Fergus.

Auditors.—Peter Perry, Fergus; Jas. Cormie, Elora.

Unassessed Premium Note Capital, $124,412.54

Statement for the Year Ending 31st December, 1928

Assets

Cash at Head Office	$499 08	
Cash in Imperial Bank, Fergus	353 96	
" Royal Bank, Fergus	3,390 21	
		$4,243 25
Amount of unpaid instalments, 1928		1,069 83
" unpaid instalments, prior years (not extended), $300.36.		
" premium notes in force, after deducting all payments thereon and assessments levied	$124,412 54	
Less reinsurance	4,846 23	
		119,566 31
Total Assets		$132,978 69

Liabilities

Amount of borrowed money	$7,000 00
" unearned cash payments	3,157 62
Total Liabilities	$10,157 62

Receipts

Cash balance at 31st December, 1927 (not extended), $867.06.	
Cash received as instalments and cash payments, 1928	$17,836 34
" instalments of prior years	780 98
" assessments, 1928	9,428 84
" for interest	67 43
" from all other sources	7 50
" borrowed money	15,600 00
Total Receipts	$43,721 09

Expenditure

Expenses of management: Commissions, $2,467.67; fuel and light, $100.00; investigation of claims, $238.10; interest, $516.25; license fee, $75.00; Fire Marshal tax, $61.25; travelling expenses, $30.00; taxes, $183.75; rent, $150.00; salaries and fees, $1,998.22; printing, postage, etc., $332.84; other expenses, $26.00...	$6,179 08

Miscellaneous payments:	
Cash paid for losses	$24,064 05
" reinsurance	1,300 53
" rebate	201 24
" repayment of loans	8,600 00
Total Expenditure	$40,344 90

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual System	$6,784,115 00
Reinsurance	230,100 00
Total	$5,554,015 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,211	$7,117,164 00
Policies new and renewed during 1928	1,088	3,428,691 00
Gross number and amount in force during 1928	3,299	$10,545,855 00
Less expired and cancelled in 1928	1,158	3,761,740 00
Net risks in force, 31st December, 1928	2,141	$6,784,115 00

NISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE. KINTORE

Commenced Business 25th May, 1878

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. C. Vining; Vice-President, Jas. Warring; Secretary, E. J. Pearson, Kintore; Treasurer, Jas. H. Davis, Belton.

Directors.—Wm. C. Vining, Belton; Jas. Warring, Ingersoll; Geo. A. Munroe, Embro; A. George, Dorchester; Ray S. Piett; Embro; F. G. Seaton, Lakeside; Harvey Henderson, Thamesford; Stanley Dunn, Ingersoll; E. J. Gleason, Lakeside.

Auditors.—W. W. Day, Thamesford; John A. McKay, Belton.

Unassessed Premium Note Capital, $250,910.68

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$30,000 00
Cash on hand at Head Office	$91 07	
Amount of cash in Royal Bank, Thamesford and St. Mary's	1,722 42	
" " Montreal Bank, St. Mary's	5,076 89	
" " Home Bank, estimated value	100 00	
" " Canada Permanent Mortgage Corp., Woodstock	21,388 44	
		28,378 82
Amount of unpaid assessments levied in 1928		169 81
" unpaid assessments levied prior to 1928 (not extended), $478.35.		
" premium notes in force, after deducting all payments thereon and assessments levied	$250,910 68	
Less residue of premium notes given for reinsurance	5,806 92	
		245,103 76
Interest		400 00
Total Assets		$304,052 39

Liabilities

Unearned cash payments	$3,602 84
All other liabilities	351 42
Total Liabilities	$3,954 26

Receipts

Cash balance at 31st December, 1927 (not extended), $27,799.30.	
Cash received as instalments of 1928	$18,634 70
" assessments levied before 1928	193 13
" interest	2,665 10
" other sources	217 79
Total Receipts	$21,710 72

*Estimated value.

Expenditure

Expenses of management:	
Commissions, $1,149.17; law costs, $6.00; investigation of claims, $120.00; license fee, $100.00; Fire Marshal tax, $92.54; travelling expenses, $113.10; taxes, $277.62; rent, $37.00; salaries and fees, $1,277.00; printing, postage, etc., $368.92; other expenses, $72.05	$3,613 40
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	$14,059 63
" reinsurance	806 43
" rebate	1,502 70
Total Expenditure	$19,982 16

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$10,690,139 00
Reinsurance	278,673 00
Net risks at 31st December, 1928	$10,411,466 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,267	$10,317,424 00
Policies new and renewed during 1928	776	3,486,060 00
Gross number and amount in force during 1928	3,043	$13,803,484 00
Less expired and cancelled in 1928	708	3,113,345 00
Net risks in force, 31st December, 1928	2,335	$10,690,139 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie Mortgage Corporation, 1930-31, 5%	$30,000 00	$30,000 00

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE

Commenced Business 30th January, 1882

OFFICERS AND DIRECTORS (1929)

Officers.—President, Frank Shearer; Vice-President, J. A. Martin; Secretary-Treasurer, N. S. Boughner, Simcoe.

Directors.—Frank Shearer, Simcoe; J. A. Martin, St. Williams; Wilson Porter, Port Dover; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Nelson Clement, Vanessa; T. B. McKim, Lynedoch; R. Williams, Fair Ground; A. Wilkinson, Courtland; D. N. Culver, Simcoe.

Auditors.—H. H. Schuyler, Simcoe; Wm. Walker, Lynedoch.

Unassessed Premium Note Capital, $122,200.23

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$563 48	
Cash in Montreal Bank, Simcoe	35 67	
" Commerce Bank, Port Dover	18 09	
" Commerce Bank, St. Williams	76 25	
" Commerce Bank, Port Rowan	58 55	
" Montreal Bank, Courtland	17 72	
		$769 76
Amount of unpaid instalments of 1928		144 40
" premium notes in force, after deducting all payments thereon and assessments levied	$122,200 73	
Less premium notes for reinsurance	3,283 77	
		118,916 96
Total Assets		$119,831 12

Liabilities

Amount of unearned cash payments	$738 89

Receipts

Cash balance at 31st December, 1927 (not extended), $1,344.57.	
Cash received as instalments and cash payments of 1928	$14,822 76
" instalments of prior years	100 25
" from interest	20
" borrowed	3,800 00
" all other	148 70
Total Receipts	$18,871 91

Expenditure

Expenses of management:	
Commissions, $2,897.81; law costs, $3.00; fuel and light, $110.90; interest, $56.65; license fee, $50.00; Fire Marshal tax, $46.92; travelling expenses, $23.40; taxes, $215.77; rent, $550.50; salaries and fees, $1,239.90; printing, postage, etc., $402.14; other expenses, $105.42	$5,702 41
Miscellaneous payments:	
Cash paid for losses	6,338 00
" reinsurance	432 14
" rebate	174 17
" repayment of loans	6,800 00
Total Expenditure	$19,446 72

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,337,362 00
Less reinsurance	126,225 75
Net risks at 31st December, 1928	$4,211,136 25

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,734	$4,289,648 00
Policies new and renewed during 1928	755	1,993,765 00
Gross number and amount in force during 1928	2,489	$6,283,413 00
Less expired and cancelled in 1928	817	1,946,051 00
Net risks in force, 31st December, 1928	1,672	$4,337,362 00

NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN

Commenced Business 31st May, 1910

OFFICERS AND DIRECTORS (1929)

Officers.—President, Robt. Forsythe; Vice-President, E. L. Moore; Secretary-Treasurer, Walter S. Holmes, Dresden.

Directors.—Robt. Forsythe, Turnerville; E. L. Moore, Thamesville; J. B. Clapp, Dresden; J. B. McDowell, Thamesville; Irwin Bedford, Dresden; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville; C. E. Bodkin, Thamesville.

Auditors.—J. C. Harris, Dresden; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, $163,240.10

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$1 88	
Cash in Montreal Bank, Thamesville	268 56	
" Canadian Bank of Commerce, Dresden	11,428 38	
" Montreal Bank, Wallaceburg	1,144 30	
		$12,843 12
Amount of unpaid instalments of 1928		1,209 40
" premium notes, after deducting all payments thereon and assessments levied	$163,240 10	
Less reinsurance	1,082 29	
		162,157 81
Total Assets		$176,210 33

Liabilities

Unearned cash payments	$5,571 55
All other liabilities	559 39
Total Liabilities	$6,130 94

Receipts

Cash balance at 31st December, 1927 (not extended), $13,786.52.	
Cash received by Company as instalments due in 1928	$14,430 17
" by Company as instalments in prior years	400 20
" for interest	191 15
Total Receipts	$15,021 52

Expenditure

Expenses of management:	
Commissions, $540.75; investigation of claims, $90.50; license fee, $75.00; Fire Marshal tax, $47.36; taxes, $142.08; rent, $22.00; salaries and fees, $1,089.70; printing, postage, etc., $102.31; other expenses, $104.06	$2,213 76
Miscellaneous payments:	
Cash paid for losses	13,299 87
" reinsurance	260 34
" rebates	190 95
Total Expenditure	$15,964 92

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$5,331,466 00
Reinsurance	48,367 00
Net risks in force at 31st December, 1928	$5,283,099 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,835	$5,200,168 00
Policies new and renewed during 1928	660	1,884,132 00
Gross number and amount in force during 1928	2,495	$7,084,300 00
Less expired and cancelled in 1928	661	1,752,834 00
Net risks in force at 31st December, 1928	1,834	$5,331,466 00

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

OFFICERS AND DIRECTORS (1929)

Officers.—President, R. E. King; Vice-President, Geo. Wharton, Secretary-Treasurer, Knud. Wodskon, Hagersville.

Directors.—R. E. King, Cayuga; Geo. Wharton, Cayuga; E. S. Peart, Caledonia; Jas. Downey, Caledonia; Allen Anderson, Caledonia; David Smith, Hagersville.

Auditors.—Gerald Fagan, Caledonia; F. Ross Martindale, Caledonia.

Unassessed Premium Note Capital, $48,158.39

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$7,064 75
Cash on hand at Head Office	$28 52	
Cash in Standard Bank, Caledonia	57 38	
" Bank of Commerce, Cayuga	47 01	
" Royal Bank, Hagersville	81 56	
" Bank of Commerce, Hagersville	44 37	
		258 84
Amount of unpaid instalments of 1928		53 81
" premium notes in force, after deducting all payments thereon and assessments levied	$48,158 39	
Less residue of premium notes given for reinsurance	3,321 69	
		44,836 70
Total Assets		$52,214 10

Liabilities

Unearned cash payments	$724 79

Receipts

Cash balance at 31st December, 1927 (not extended), $1,543.48.	
Cash received as instalments and cash payments in 1928	$4,526 09
" instalments in prior years	143 64
" interest	435 23
" all other	11 96
Total Receipts	$5,116 92

Expenditure

Expenses of management:	
License fee, $50.00; Fire Marshal tax, $15.94; travelling expenses, $75.00; taxes, $50.88; salaries and fees, $622.70; printing, postage, etc., $125.95; other expenses, $46.12	$986 59
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	4,673 40
" reinsurance	565 66
" rebates	151 01
" all other	25 00
Total Expenditure	$6,401 66

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$1,943,798 00
Less reinsurance	150,525 00
Net risks at 31st December, 1928	$1,793,273 00

Movement of Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	523	$1,915,578 00
Policies new and renewed during 1928	185	777,900 00
Gross number and amount in force during 1928	708	$2,693,478 00
Less expired and cancelled in 1928	209	749,680 00
Net risks in force, 31st December, 1928	499	$1,943,798 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada, 1943, 5%	$3,500 00	$3,564 75
Huron & Erie Mortgage Corporation, 4¾%	3,500 00	3,500 00
	$7,000 00	$7,064 75

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. M. Houston; Vice-President, E. S. Down; Secretary-Treasurer, Ethel F. Sandison, Chatham.

Directors.—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; William Ford, Staples; Chester Armstrong, Alvinston; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; R. D. Bodkin, Florence; George Huckle, Thamesville.

Auditor.—W. R. Landon, Chatham.

Unassessed Premium Note Capital, $19,529.00

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$1,000 00
Cash on hand	$78 26	
Cash in Commerce Bank, Chatham	1,747 53	
		1,825 79
Unpaid instalments, 1928		582 75
Prior instalments (not extended), $649.94.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied		19,529 00
Amount unpaid assessments levied in prior years (not extended), $800.00.		
Total Assets		$22,937 54

Liabilities

Amount of losses adjusted	$900 00
" all other liabilities	18 00
Total Liabilities	$918 00

Receipts

Cash balance 31st December, 1927 (not extended), $2,978.65.	
Cash received as instalments of 1928	$5,507 75
" as instalments of prior years	533 35
" as interest	112 13
" all other	50 64
Total Receipts	$6,203 87

Expenditure

Expenses of management: Commissions, $518.00; Division Court costs, $19.76; investigation of claims, $101.80; license fee, $25.00; Fire Marshal tax, $23.98; travelling expenses, $173.55; taxes, $84.59; rent, $168.00; salaries and fees, $1,471.00; printing, postage, etc., $246.86; other expenses, $66.27	$2,898 81
Miscellaneous payments:	
Cash paid for losses	4,098 57
" rebate	58 35
" all other expenditure	301 00
Total Expenditure	$7,356 73

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	One year
Mutual	$254,850 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	380	$281,685 00
Policies new and renewed during 1928	357	260,350 00
Gross number and amount in force during 1928	737	$542,035 00
Less expired and cancelled in 1928	385	287,185 00
Net risks in force, 31st December, 1928	352	$254,850 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
City of Windsor Debenture, 1939, 5%	$1,000 00	$1,000 00

OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE

Commenced Business 1st February, 1914

OFFICERS AND DIRECTORS (1929)

Officers.—President, A. G. E. Robertson; Vice-President, H. S. Latimer; Secretary-Treasurer, R. McLachlan, Kenmore.

Directors.—A. G. E. Robertson, Metcalfe; H. S. Latimer, Metcalfe; S. Bradley, Russell; P. A. McGregor, Russell; R. S. Hill, Vernon; J. H. Cumming, Ormond.

Auditors.—A. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, $114,751.18

Statement for the Year Ending 31st December, 1928

Assets

Cash in Bank of Nova Scotia, Russell	$3,830 70	
" Royal Bank, Metcalfe, Ont.	396 25	
		$4,226 95
Amount of Agents Balance		29 70
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$114,751 18	
Less residue of premium notes given for reinsurance	12,003 23	
		102,747 95
Total Assets		$107,004 60

Liabilities

Unearned cash payments	$8,017 01

Receipts

Cash balance at 31st December, 1927 (not extended), $6,246.67.	
Cash received as instalments and cash payments of 1928	$9,399 60
" reinsurance on losses	1,213 30
" interest	150 00
" all other	6 30
Total Receipts	$10,769 20

Expenditure

Expenses of management:	
Commissions, $304.50; investigation of claims, $76.20; license fee, $50.00; Fire Marshal tax, $24.77; travelling expenses, $42.00; taxes, $74.48; rent, $75.00; salaries and fees, $745.40; printing, postage, etc., $245.13; other expenses, $5.00	$1,642 48
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	9,906 04
" reinsurance	926 64
" rebate	284 06
Total Expenditure	$12,759 22

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$2,530,648 00
Reinsurance	96,465 00
Net risks carried at 31st December, 1928	$2,434,183 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	764	$2,426,212 50
Policies new and renewed during 1928	314	990,002 00
Gross number and amount in force during 1928	1,078	$3,416,214 50
Less expired and cancelled in 1928	252	885,566 50
Net risks in force, 31st December, 1928	826	$2,530,648 00

OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH

Commenced Business 13th August, 1888

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. R. Johnson; Vice-President, J. W. Davis; Secretary-Treasurer, T. M. Cayley, Norwich.

Directors.—J. R. Johnson, Springford; J. W. Davis, Otterville; Jas. Rettle, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; A. W. Smith, Scotland; A. W. Eddy, Burford; S. W. Jackson, Woodstock; L. W. McCurdy, Norwich.

Auditors.—J. McKee, Norwich; F. W. Vardon, Springford.

Unassessed Premium Note Capital, $220,845.23

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$82 38	
Cash in Royal Bank, Scotland	434 39	
" Royal Bank, Norwich	8,357 19	
" Montreal Bank, Norwich	3,898 94	
" Bank of Toronto, Burford	1,640 32	
" Bank of Montreal, Woodstock	4,025 29	
		$18,438 51
Amount of unpaid instalments, fixed payments, 1928		1,747 35
" premium notes in force, after deducting all payments thereon and assessments levied	$220,845 23	
Less residue of premium notes given for reinsurance	18,870 95	
		201,974 28
Total Assets		$222,160 14

Liabilities

Unearned cash payments	$3,394 81

Receipts

Cash balance at 31st December, 1927 (not extended), $10,169.06.	
Cash received for application fees	$948 00
" instalments and cash payments of 1928	27,768 94
" fixed assessments of prior years	737 75
" interest	322 92
" reinsurance on losses	1,905 00
" all other	181 37
Total Receipts	$31,863 98

Expenditure

Expenses of management:	
Commissions, $1,687.10; investigation of claims, $105.00; license fee, $75.00; Fire Marshal tax, $76.73; travelling expenses, $72.70; taxes, $252.51; rent, $77.50; salaries and fees, $1,449.00; printing, postage, etc., $339.63; other expenses, $31.00	$4,166 17
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	15,319 43
" reinsurance	3,670 92
" rebate	438 01
Total Expenditure	$23,594 53

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$9,325,871 00
Reinsurance	88,620 00
Net risks carried at 31st December, 1928	$9,237,251 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,359	$9,276,515 00
Policies new and renewed during 1928	1,142	4,608,325 00
Gross number and amount in force during 1928	3,501	13,884,840 00
Less expired and cancelled in 1928	1,157	4,558,969 00
Net risks in force, 31st December, 1928	2,344	$9,325,871 00

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO

Commenced Business 2nd June, 1884

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jas. G. Calder; Vice-President, ————; Secretary-Treasurer, H. W. Sutherland, Embro.

Directors.—J. G. Calder, Thamesford; Jno. Bolton, St. Mary's; J. F. McDonald, Woodstock; R. A. Matheson, Embro; J. C. McPherson, St. Mary's; Jno. Whaley, Embro; Edwin Parker, Hickson, Alex Smith, Embro.

Auditors.—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, $63,901.15

Statement for the Year Ending 31st December, 1928

Assets

Cash at Head Office	$238 70	
Cash in Royal Bank, Embro	2,590 50	
" Canadian Permanent Mortgage, Woodstock	4,415 23	
		$7,244 43
Amount of unpaid instalments for 1928		507 48
" premium notes in force, after deducting all payments thereon and assessments levied	$63,901 15	
Less residue of premium notes given for reinsurance	12,009 89	
		51,891 26
Total Assets		$59,643 17

Liabilities

Unearned cash payments	$1,753 97

Receipts

Cash balance at 31st December, 1927 (not extended), $7,981.70.	
Cash received as instalments and cash payments of 1928	$7,621 35
" instalments of prior years	192 71
" assessments in prior years	57 42
" interest	212 73
" reinsurance on losses	99 82
" all other sources	22 66
Total Receipts	$8,206 69

Expenditure

Expenses of management:	
Commissions, $873.65; investigation of claims, $13.00; license fee, $50.00; Fire Marshal tax, $24.76; travelling expenses, $31.00; taxes, $74.80; rent, $44.00; salaries and fees, $780.90; printing, postage, etc., $67.50; other expenses, $20.00	$1,979 61
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	5,333 70
" reinsurance	1,539 34
" rebates	91 31
Total Expenditure	$8,943 96

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual System	$2,899,342 00
Less reinsurance	575,502 92
Net risks in force at 31st December, 1928	$2,323,839 08

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	825	$2,848,732 00
Policies new and renewed during 1928	261	913,815 00
Gross number and amount in force during 1928	1,086	$3,762,547 00
Less expired and cancelled in 1928	244	863,205 00
Net risks in force, 31st December, 1928	842	$2,899,342 00

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON

Commenced Business 24th June, 1876

OFFICERS AND DIRECTORS (1929)

Officers.—President, Geo. A. Cameron; Vice-President, J. H. Rutherford; Secretary-Treasurer, F. J. Thomson, Brampton.

Directors.—Geo. A. Cameron, Alton; J. H. Rutherford, Albion; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Weston; Jas. Laidlaw, Brampton; J. M. Dolson, Brampton; Thos. Bryans, Malton; Albert Hewson, Malton.

Auditors.—W. J. Beatty, Brampton; J. A. McBride, Malton.

Unassessed Premium Note Capital, $661,674.55

Statement for the Year Ending 31st December, 1928

Assets

Cash value of mortgages		$24,700 00
Bonds, etc. (*See Schedule "C"*)		26,000 00
Cash at Head Office	$16 61	
Cash in Montreal Bank, Brampton	15,173 04	
" Dominion Bank, Brampton	11,996 28	
		27,185 93
" in agent's hands		4,262 45
Amount of unpaid instalments of 1928		181 00
" premium notes in force, after deducting all payments thereon and assessments levied	$661,674 55	
Less residue of premium notes given for reinsurance	50,681 50	
		610,993 05
Interest due and accrued		460 71
Total Assets		$693,783 14

Liabilities

Unearned cash payments	$46,374 31

Receipts

Cash balance at 31st December, 1927 (not extended), $24,287.80.	
Cash received as instalments and cash payments of 1928	$62,667 35
" instalments due prior years	18 55
" for interest	3,101 65
" agents' balances of 1927 received in 1928	5,501 55
" reinsurance on losses	210 40
" all other	88 70
" from investments (not extended), $1,000.00.	
Total Receipts	$71,588 20

Expenditure

Expenses of management: Commissions, $3,653.50; law costs, $8.12; investigation of claims, $748.70; license fee, $150.00; Fire Marshal tax, $172.53; taxes, $649.10; rent, $306.00; salaries and fees, $2,809.30; printing, postage, etc., $391.36; other expenses, $588.27	$9,446 88
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	41,270 29
" reinsurance	5,651 00
" rebate	2,716 50
" investments (not extended), $10,605.40.	
Total Expenditure	$59,084 67

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$22,967,492 00
Reinsurance	1,888,325 00
Net risks in force, 31st December, 1928	$21,079,167 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	5,762	$20,883,489 00
Policies new and renewed during 1928	2,362	8,384,669 00
Gross number and amount in force during 1928	8,124	$29,268,158 00
Less expired and cancelled in 1928	1,803	6,300,666 00
Net risks in force, 31st December, 1928	6,321	$22,967,492 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Montreal Debenture Corporation, 1945, 6%	$2,000 00	$2,000 00
Dominion of Canada Victory Bonds, 1934, 5½%	10,000 00	10,000 00
Dominion of Canada Victory Bonds, 1943, 5%	14,000 00	14,000 00
Totals	$26,000 00	26,000 00

PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON

Commenced Business 15th July, 1887

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. C. Dixon; Vice-President, Wm. Newstead; Secretary-Treasurer; Robt. McArthur, Drayton.

Directors.—J. C. Dixon, Moorefield; Wm. Newstead, Moorefield; Jesse Jack, Moorefield; Q. D. Whale, Alma; J. J. Bryan, Amaranth Station; P. J. Cunningham, Rothsay; Jas. Kiteley, Listowel; R. Cherry, Drayton; Alex. Duff, Drayton; David Murray, Palmerston; John Ritch, Drayton; Alex. Hammond, Moorefield.

Auditors.—Jas. Grieves, Moorefiled; S. C. Whale, Alma.

Unassessed Premium Note Capital, $313,917.18

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$2,000 00
Cash on hand, Head Office	$170 85	
Cash in Royal Bank, Mount Forest	152 85	
" Royal Bank, Drayton	8,674 34	
" Standard Bank, Orangeville	89 20	
" Bank of Commerce, Orangeville	151 00	
" Bank of Commerce, Moorefield	831 09	
" Royal Bank, Arthur	65 15	
" Royal Bank, Grand Valley	45 20	
		10,179 68
Amount of unpaid instalments, 1928		3,566 83
" premium notes in force, after deducting all payments thereon and assessments levied	$313,917 18	
Less residue of premium notes given for reinsurance	8,516 29	
		305,400 89
Total Assets		$321,147 40

Liabilities

Unearned cash payments	$752 91

Receipts

Cash balance at 31st December, 1927 (not extended), $20,948.92.	
Cash received as instalments, 1928	$35,196 36
" instalments of prior years	1,929 60
" interest	424 82
" all other	37 50
Total Receipts	$37,588 28

Expenditure

Expenses of management:	
Commissions, $3,193.01; fuel and light, $50.64; investigation of claims, $281.15; interest, $25.20; license fee, $100.00; Fire Marshal tax, $113.52; travelling expenses, $24.00; taxes, $436.37; salaries and fees, $2,082.38; printing, postage, etc., $451.46; other expenses, $71.80	$6,829 53
Miscellaneous payments:	
Cash paid for losses	38,025 93
" reinsurance	1,995 12
" rebate	351 44
" all other expenditure	1,155 50
Total Expenditure	$48,357 52

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$13,313,525 00
Reinsurance	404,400 00
Net risks 31st December, 1928	$12,909,125 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	3,445	$13,354,345 00
Policies new and renewed during 1928	1,569	7,163,970 00
Gross number and amount in force during 1928	5,014	$20,518,315 00
Less expired and cancelled in 1928	1,855	7,204,790 00
Net risks in force, 31st December, 1928	3,159	$13,313,525 00

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALFRED

Commenced Business 5th August, 1901

OFFICERS AND DIRECTORS (1929)

Officers.—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

Directors.—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Delphis Charbonneau, Lefaivre; Victor Bouthillier, Alfred Station; Simon Bertrand, L'Orignal; Isadore Lalonde, Caledonia Springs.

Auditors.—J. D. Preseault, Lefaivre; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, $260,193.31

Statement for the Year Ending 31st December, 1928

Assets

Municipal debentures. (*See Schedule "C"*)		$4,550 00
Cash on hand at Head Office	$465 41	
Cash in Canadienne Nationale, L'Orignal	108 62	
" Royal Bank, Plantagenet	74 22	
" Provincial Bank, Alfred	2,935 36	
		3,583 61
Amount of agents' balances		219 42
" unpaid instalments of 1928		658 28
" premium notes in force, after deducting all payments thereon and assessments levied	$260,193 31	
Less residue of premium notes given for reinsurance	24,310 05	
		235,883 26
Reinsurance on losses		1,900 00
Total Assets		$246,794 57

Liabilities

Amount of losses adjusted	$6,198 86
" losses supposed	25 00
" unearned cash payments	20,149 89
Total Liabilities	$26,373 75

Receipts

Cash balance at 31st December, 1927 (not extended), $556.48.

Cash received as instalments and cash payments of 1928	$37,517 36
" instalments due in prior years	81 03
" interest	360 32
" agents' balances	1,036 10
" from reinsurance on losses	1,600 00
" from all other sources	100 56
Total Receipts	$40,695 37

Expenditure

Expenses of management: Commissions, $1,416.53; Division Court costs, $5.00; law costs, $97.00; fuel and light, $12.00; investigation of claims, $289.25; license fee, $100.00; Fire Marshal tax, $104.56; travelling expenses, $23.00; taxes, $327.80; rent, $50.00; salaries and fees, $1,338.00; printing, postage, etc., $566.47; other expenses, $26.00	$4,355 61
Miscellaneous payments:	
Cash paid for losses	29,379 02
" reinsurance	3,343 05
" rebates	940 56
Total Expenditure	$38,018 24

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$11,780,005 00
Reinsurance	1,130,700 00
Net risks 31st December, 1928	$10,649,305 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	4,363	$11,025,340 00
Policies new and renewed during 1928	1,719	4,367,080 00
Gross number and amount in force during 1928	6,082	$15,392,420 00
Less expired and cancelled in 1928	1,499	3,612,415 00
Net risks in force, 31st December, 1928	4,583	$11,780,005 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Police Village of Alfred Bonds, 1929-41, 6%	$4,550 00	$4,550 00

PUSLINCH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ABERFOYLE

Commenced Business, May, 1859

OFFICERS AND DIRECTORS (1929)

Officers.—President, W. J. Little; Vice-President, W. H. Schultz; Secretary-Treasurer, Thos. Arkell, Arkell, Ont.

Directors.—W. J. Little Hespeler; W. H. Schultz, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; Peter Iles, Arkell; D. A. McLean, Puslinch; Thos. Buchanan, Moffat; Donald Stewart, Puslinch.

Auditors.—Jno. A. Cockburn, Puslinch; D. A. McNaughton, Puslinch.

Unassessed Premium Note Capital, $80,592.06

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans		$1,125 70
Cash on hand, Head Office	$247 40	
" deposit in Dominion Bank, Guelph	898 77	
" deposit in Bank of Toronto, Morrison	1,648 24	
		2,794 41
Amount unpaid instalments of 1928		851 69
" of premium notes in force, after deducting all payments thereon and assessments levied		80,592 06
Total Assets		$85,363 86

Liabilities

Unearned cash payments	$5,316 57

Receipts

Cash balance at 31st December, 1927 (not extended), $4,311.40.

Cash received for fees	$165 00
" as instalments and cash payments of 1928	4,047 22
" instalments prior years	645 92
" interest	246 88
" all other sources	12 00
Total Receipts	$5,117 02

Expenditure

Expenses of management: Investigation of claims, $57.70; license fee, $50.00; Fire Marshal tax, $17.99; taxes, $122.38; rent, $5.00; salaries and fees, $654.00; printing, postage, etc., $24.94; other expenses, $157.70	$1,089 71
Miscellaneous payments: Amount paid for losses	5,544 00
Total Expenditure	$6,633 71

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$1,962,104 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	602	$1,976,805 00
Policies new and renewed during 1928	173	597,869 00
Gross number and amount in force during 1928	775	$2,574,674 00
Less expired and cancelled in 1928	195	612,570 00
Net risks in force, 31st December, 1928	580	$1,962,104 00

SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA

Commenced Business 30th July, 1880

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. I. Fletcher; Vice-President, C. S. Bird; Secretary-Treasurer, C. I. Stewart, Hannon.

Directors.—J. I. Fletcher, Hannon; C. S. Bird, Hamilton; J. M. Stewart, Grimsby; Francis Ecker, Hannon; A. E. Walker, Bartonville; W. B. Switzer, Binbrook; C. C. Pettit, Fruitland; Alex. Hossack, Ancaster; A. E. Smuck, Glanford.

Auditor.—M. W. Matchett, Winona.

Unassessed Premium Note Capital, $137,261.84

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$400 00
Bonds and debentures. (*See Schedule "C"*)		23,054 21
Amount of cash on hand at Head Office	$247 20	
Cash in Royal Bank, Hamilton	6,946 42	
		7,193 62
Amount of unpaid instalments levied during 1928		2,697 64
" unpaid instalments levied in prior years (not extended), $1,028.32.		
" premium notes in force, after deducting all payments thereon	$137,261 84	
Less residue given for reinsurance	5,093 52	
		132,168 32
Total Assets		$165,513 79

Liabilities

Amount of unearned cash payments	$14,686 96

Receipts

Cash balance at 31st December, 1927 (not extended), $7,590.78.	
Cash received for instalments and cash payments of 1928	$12,789 26
" instalments of prior years	1,635 85
" interest	1,355 58
" all other	39 00
Total Receipts	$15,819 69

Expenditure

Expenses of management:	
Commissions, $1,409.00; law costs, $176.83; fuel and light, $6.00; investigation of claims, $145.00; license fee, $75.00; Fire Marshal tax, $51.27; travelling expenses, $80.00; taxes, $174.24; salaries and fees, $1,629.60; printing, postage, etc., $353.44; other expenses, $28.60	$4,128 98
Miscellaneous payments:	
Cash paid for losses	11,245 66
" reinsurance	478 63
" rebate	363 58
Total Expenditure	$16,216 85

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$6,282,105 00
Less reinsurance	229,225 00
Net risks actually carried December 31st, 1928	$6,052,880 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,679	$6,071,805 00
Policies new and renewed during 1928	621	2,118,625 00
Gross number and amount in force during 1928	2,300	$8,190,430 00
Less expired and cancelled in 1928	543	1,908,325 00
Net risks in force, 31st December, 1928	1,757	$6,282,105 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$5,000 00	$5,000 00
Saltfleet Township Debentures, 1929-38, 5½% and 6%	5,054 21	5,054 21
City of Hamilton Debentures, 1938, 6%	1,500 00	1,500 00
Huron & Erie Debentures, 1930, 4¾%	2,500 00	2,500 00
Province of Ontario Debentures, 1948, 5%	9,000 00	9,000 00
	$23,054 21	$23,054 21

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

OFFICERS AND DIRECTORS (1929)

Officers.—President, Jas. R. Gunning; Vice-President, Maxwell Hunter; Secretary-Treasurer, John H. Sells, Shedden.

Directors.—Jas. R. Gunning, Talbotville; Maxwell Hunter, Southwold; A. E. Jones, Port Stanley; Jno. A. Campbell, St. Thomas; Mungo McNabb, Iona Station; D. McGibbon, Shedden.

Auditors.—Angus Turner, Shedden; Wm. J. Crow, Fingal.

Unassessed Premium Note Capital, $89,747.25

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds. (*See Schedule "C"*)		$5,000 00
Cash on hand at Head Office	$159 47	
" deposit in Bank of Commerce, Shedden	382 68	
" deposit, Montreal Bank, Lawrence Station	129 96	
" deposit, Montreal Bank, St. Thomas	1,072 98	
" deposit, Huron & Erie, St. Thomas	193 11	
		1,938 20
Amount of unpaid instalments levied during 1928		1,971 08
" premium notes in force, after deducting all payments thereon and assessments levied	$89,747 25	
Less residue given for reinsurance	7,863 74	
		81,883 51
Total Assets		$90,792 79

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $6,420.82.	
Cash received as instalments of 1928	$9,573 14
" instalments of prior years	1,066 65
" interest	391 43
" reinsurance on losses	805 68
Total Receipts	$11,836 90

Expenditure

Expenses of management: Commissions, $341.00; interest, $16.66; license fee, $50.00; Fire Marshal tax, $32.63; travelling expenses, $30.00; taxes, $97.90; rent, $12.00; salaries and fees, $699.00; printing, postage etc., $92.28; other expenses, $13.85	$1,385 32
Miscellaneous payments:	
Amount paid for losses	13,794 20
" reinsurance	967 94
" rebate	172 06
Total Expenditure	$16,319 52

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,617,570 00
Reinsurance	316,400 00
Net risks carried at 31st December, 1928	$3,301,170 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	981	$3,476,385 00
Policies new and renewed during 1928	470	1,903,760 00
Gross number and amount in force during 1928	1,451	$5,380,145 00
Less expired and cancelled in 1928	467	1,762,575 00
Net risks in force, 31st December, 1928	984	$3,617,570 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Huron & Erie Mortgage Corporation, 1930, 4¾%	$3,000 00	$3,000 00
Huron & Erie Mortgage Corporation, 1933, 4½%	2,000 00	2,000 00
	$5,000 00	$5,000 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND

Commenced Business 26th August, 1869

OFFICERS AND DIRECTORS (1929)

Officers.—President, James Gardener; Vice-President, Geo. Binnie; Secretary-Treasurer, Maxwell Telford, Owen Sound.

Directors.—James Gardner, Owen Sound; Geo. Binnie, Priceville; A. C. Patterson, Blantyre; Malcolm Cameron, Owen Sound; A. S. Donald, Tara; James A. Lemon, Balaclava; L. E. Bowes; Meaford; N. McDonald, Owen Sound; Wm. Breen, Owen Sound; James Wilson, Owen Sound; Hugh McKay, Annan; George B. Carnahan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipsett, Annan.

Auditors.—Jas. H. Van Overbeck, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, $851,945.33

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$8,500 00
Bonds, etc. (*See Schedule "C"*)		40,000 00
Actual cash on hand	$1,726 54	
Cash in Grey and Bruce Trust and Savings Company and banks	15,148 26	
		16,874 80
Agents' balances		1,353 52
Amount of unpaid instalments, 1928		2,317 55
" unpaid instalments, 1928 (not extended), $1,313.02.		
" premium notes in force, after deducting all payments thereon and assessments levied	$851,945 33	
Less residue of premium notes given for reinsurance	87,088 13	
		764,857 20
Amount of interest due and accrued		500 00
Total Assets		$834,403 07

Liabilities

Amount of losses supposed	$1,939 75
" losses resisted	1,750 00
" unearned cash payments	28,180 55
Total Liabilities	$31,870 30

Receipts

Cash balance at 31st December, 1927 (not extended), $21,479.81.	
Cash received as instalments and cash payments of 1928	$112,484 47
" instalments of prior years	1,313 02
" interest	2,071 81
" reinsurance on losses	13,666 41
" agents' balances	237 77
" all other	593 35
Total Receipts	$130,366 83

Expenditure

Expenses of management:	
Commissions, $5,788.42; fuel and light, $125.60; investigation of claims, $582.80; license fee, $200.00; Fire Marshal tax, $289.74; travelling, expenses, $46.00; taxes, $1,117.50; salaries and fees, $4,324.20; printing, postage, etc., $1,281.75; other expenses, $803.96	$14,559 97
Miscellaneous payments:	
Cash paid for losses	91,013 96
" reinsurance	18,525 53
" rebate	497 38
" all other expenses	375 00
" investments (not extended), $10,000.00.	
Total Expenditure	$124,971 84

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$35,285,243 14
Reinsurance	4,546,124 00
Net risks	$30,739,119 14

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	10,436	$32,741,092 34
Policies new and renewed during 1928	4,031	12,659,047 30
Gross number and amount in force during 1928	14,467	$45,400,139 64
Less expired and cancelled in 1928	3,195	10,114,896 50
Net risks in force at 31st December, 1928	11,272	$35,285,243 14

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Ontario Bonds, 1948, 5%	$30,000 00	$30,000 00
Grey and Bruce Guaranteed Investment	10,000 00	10,000 00
	$40,000 00	$40,000 00

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERFORD

Commenced Business 10th April, 1879

OFFICERS AND DIRECTORS (1929)

Officers.—President, S. C. Kitchen; Vice-President, Wm. E. Mason; Secretary-Treasurer, D. A. Hill, Waterford.

Directors.—S. C. Kitchen, Waterford; Wm. E. Mason, Simcoe; I. Wilcox, Wilsonville; Nelson Hall, Waterford; Elijah Hellyer, Waterford; Geo. J. Boyt, Waterford; C. J. Swanton, Waterford; B. Kellum, Waterford; Geo. H. Hilborn, Wilsonville.

Auditors.—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, $88,553.53

Statement for the Year Ending 31st December, 1928

Assets

Bonds, debentures, etc. *(See Schedule "C")*		$17,671 23
Cash in Montreal Bank, Simcoe	$519 19	
" Bank of Montreal, Waterford	2,137 57	
		2,656 76
Amount unpaid of instalments, 1928		43 36
" of premium notes in force, after deducting all payments thereon and assessments levied	$88,553 53	
Less residue of premiums given for reinsurance	3,000 91	
		85,552 62
Total Assets		$105,923 97

Liabilities

Unearned cash payments	$181 18

Receipts

Cash balance at 31st December, 1927 (not extended), $3,034.38.	
Cash received as instalments of 1928	$10,900 49
" interest	1,073 67
" from investments (not extended), $9,468.43.	
Total Receipts	$11,974 16

Expenditure

Expenses of management:	
Commissions, $610.00; investigation of claims, $15.30; license fee, $50.00; Fire Marshal tax, $32.91; travelling expenses, $77.50; taxes, $98.36; salaries and fees, $960.20; printing, postage, etc., $133.04; other expenses, $78.81	$2,056 12
Miscellaneous payments:	
Amount paid for losses which occurred during 1928	5,883 50
" reinsurance	376 35
" rebate	198 44
" investments (not extended), $13,305.80.	
Total Expenditure	$8,514 41

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,493,856 00
Reinsurance	123,895 00
Net risks carried at 31st December, 1928	$3,369,961 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,003	$3,337,151 00
Policies new and renewed during 1928	407	1,262,132 00
Gross number and amount in force during 1928	1,410	$4,599,283 00
Less expired and cancelled in 1928	338	1,105,427 00
Net risks in force, 31st December, 1928	1,072	$3,493,856 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
City of Edmonton, 1945, 5½%	$4,000 00	$4,220 00
Village of Waterford, 1929-30, 5%	1,570 72	1,570 72
Town of Ford City, 1929-30, 5½%	3,068 58	3,068 58
Township of Sandwich, 1930, 5¼%	3,063 57	4,063 57
Town of Kapuskasing, 1929-30, 6% and 5¼%	2,129 81	2,148 19
Town of Fort Erie, 1929-30, 5½%	1,655 98	1,665 45
Village of Crystal Beach, 1929-30-31, 5¼%	934 62	934 62
	$17,423 28	$17,671 23

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FARQUHAR

Commenced Business 28th June, 1876

OFFICERS AND DIRECTORS (1929)

Officers.—President, Simon Dow; Vice-President, Frank McConnell; Secretary-Treasurer, W. A. Turnbull, Exeter.

Directors.—Simon Dow, Cromarty; Frank McConnell, Dublin; John T. Allison, Exeter; Robt. Norris, Staffa; Wm. Brock, Granton; Angus Sinclair, Mitchell.

Auditors.—John Kay, Cromarty; Andrew Christie, Cromarty.

Unassessed Premium Note Capital, $268,125.45

Statement for the Year Ending 31st December, 1928

Assets

Bonds, etc. (*See Schedule "C"*)		$36,000 00
Cash on hand at Head Office	$27 25	
Cash in Bank of Commerce, Exeter	19,831 28	
		19,858 53
Amount of unpaid instalments of 1928		572 70
" premium notes in force, after deducting all payments thereon and assessments levied		268,125 45
" interest due and accrued		700 00
Total Assets		$325,256 68

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $22,090.08.	
Cash received as instalments of 1928	$20,994 90
" instalments, prior years	352 30
" assessments levied prior to 1928	319 45
" interest	2,147 96
Total Receipts	$23,814 61

Expenditure

Expenses of management:	
Commissions, $690.00; law costs, $3.00; investigation of claims, $108.00; license fee, $75.00; Fire Marshal tax, $69.29; travelling expenses, $92.55; taxes, $207.87; rent, $38.00; salaries and fees, $1,095.70; printing, postage, etc., $260.39; other expenses, $146.81	$2,796 61
Miscellaneous payments:	
Cash paid for losses	13,074 00
" rebate	175 55
" investments (not extended), $10,000.00.	
Total Expenditure	$16,046 16

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Four years
Mutual	$10,352,825 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,506	$9,843,865 00
Policies new and renewed during 1928	1,299	5,564,945 00
Gross number and amount in force during 1928	3,805	$15,408,810 00
Less expired or cancelled in 1928	1,308	5,055,985 00
Net risks in force, 31st December, 1928	2,497	$10,352,825 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Victory Bonds, 1932, 5½%	$1,000 00	.....
Huron & Erie Debentures, 1931, 5%	15,000 00	.....
C.N.R. Bonds, 1954, 5%	10,000 00	.....
Huron & Erie Mortgage Co., 1933, 4½%	5,000 00	.....
British Mortgage Trust Corporation, 1933, 5%	5,000 00	.....
	$36,000 00	.....

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, JARVIS

Commenced Business 27th July, 1867

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. B. McKenzie; Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

Directors.—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Nanticoke; H. A. Schweyer, Selkirk.

Auditors.—Ivan W. Holmes, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, $143,255.98

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$2,500 00
Cash on hand at Head Office	$162 47	
Cash in Bank of Commerce, Jarvis	8,474 84	
		8,637 31
Agents' balances		220 00
Amount of unpaid instalments of 1928		203 20
" premium notes in force, after deducting all payments thereon and assessments levied	$143,255 98	
Less residue of premium notes given for reinsurance	8,814 20	
		134,441 78
Total Assets		$146,002 29

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $6,554.24.	
Cash received as instalments of 1928	$9,247 80
" instalments due in prior years	284 65
" for interest	210 89
" reinsurance on losses	2,000 00
" other sources	125 00
Total Receipts	$11,868 34

Expenditure

Expenses of management:	
Commissions, $70.00; fuel and light, $102.50; investigation of claims, $30.00; liencese fee, $50.00; Fire Marshal tax, $26.59; travelling expenses, $75.00; taxes, $154.00; salaries and fees, $1,229.20; printing, postage, etc., $170.00; other expenses, $12.00	$1,929 29
Miscellaneous payments:	
Cash paid for losses	7,074 45
" reinsurance	651 10
" rebate	112 75
" all other	17 68
Total Expenditure	$9,785 27

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$3,382,797 00
Reinsurance	209,500 00
Net risks carried at 31st December, 1928	$3,173,297 00

Movement of Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	794	$3,364,727 00
Policies new and renewed during 1928	401	1,817,710 00
Gross number and amount in force during 1928	1,195	$5,182,437 00
Less expired and cancelled during 1928	427	1,799,640 00
Net risks in force, 31st December, 1928	768	$3,382,797 00

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 1st August, 1874

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. M. Burnett; Vice-President, S. M. Cassel; Secretary, Jos. H. Woods, Waterloo.

Directors.—J. M. Burnett, Elora; Sam Cassel, Kitchener; J. B. Hagey, Preston; Sam C. Shantz, Kitchener; J. W. Hartleib, Kitchener; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; Harley Stauffer, Waterloo; J. C. Hallman, Petersburg; L. Bowman, Conestoga; Val Otterbein, Heidelberg; H. Bowman, Ariss.

Auditors.—Peter Snyder, Kitchener; I. Hillborn, Kitchener.

Unassessed Premium Note Capital, $683,636.11

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$11,000 00
Amount of mortgages		126,900 00
Cash on hand at Head Office	$1,979 93	
Cash in Montreal Bank, Waterloo	4,247 47	
" Bank of Toronto, Waterloo	3,048 58	
" Royal Bank, Waterloo	4,506 90	
		13,782 88
Amount of unpaid instalments, 1928		4,792 21
" premium notes in force, after deducting all payments thereon and assessments levied		683,636 11
Interest due and accrued		4,219 12
Total Assets		$844,330 32

Liabilities

Amount of losses adjusted	$5,600 00
" unearned cash payments	4,869 60
Total Liabilities	$10,469 60

Receipts

Cash balance at 31st December, 1927 (not extended), $23,541.07.	
Cash received as instalments of 1928	$77,705 00
" instalments of prior years	1,736 07
" assessments levied in years prior to 1928	4,809 66
" interest	6,003 45
" from all other sources	847 71
" from realization on securities (not extended), $700.00.	
Total Receipts	$91,101 89

Expenditure

Expenses of management:	
Commissions, $7,608.00; investigation of claims, $268.45; license fee, $200.00; Fire Marshal tax, $261.80; travelling expenses, $183.30; taxes, $825.93; rent, $180.00; salaries and fees, $5,166.40; printing, postage, etc., $971.18; other expenses, $372.06	$16,037 12
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	40,030 67
" reinsurance	2,297 13
" rebate	1,095 16
" investments (not extended), $41,400.00.	
Total Expenditure	$59,460 08

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$35,657,870 00
Reinsurance	878,225 00
Net risks carried at 31st December, 1928	$34,779,645 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	8,276	$32,539,847 00
Policies new and renewed during 1928	4,466	19,344,200 00
Gross number and amount in force during 1928	12,742	$51,884,047 00
Less expired or cancelled in 1928	4,189	16,226,177 00
Net risks in force, 31st December, 1928	8,553	$35,657,870 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Bonds, 1933, 5½%	5,000 00	.....
Waterloo Trust & Savings Co., Investment Receipts, 1932, 5%	6,000 00	.....
	$11,000 00	.....

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUNGANNON

Commenced Business 13th May, 1879

OFFICERS AND DIRECTORS (1929)

Officers.—President, Wm. G. Watson; Vice-President, C. F. Hewitt; Secretary, T. G. Allan, Dungannon; Treasurer, Thos. Stothers, Dungannon.

Directors.—Wm. G. Watson, Auburn; H. C. Salkeld, Goderich; Wm. McQuillin, Lucknow; Alex. Nicholson, Lucknow; Wm. P. Reed, Lucknow; T. Griffin, Goderich; Chas. F. Hewitt, Kincardine; Robt. Davidson, Dungannon; Wm. J. Thompson, Auburn.

Auditors.—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, $520,085.82

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$55,950 00
Cash on hand at Head Office	$5 90	
Cash in Commerce Bank, Dungannon	5,506 44	
		5,512 34
Amount of unpaid instalments of 1928		556 93
" premium notes in force, after deducting all payments thereon and assessments levied	$520,085 82	
Less residue of premium notes given for reinsurance	4,612 59	
		515,473 23
Interest due and accrued		17 40
All other assets		714 04
Total Assets		$578,223 94

Liabilities

Amount of losses supposed	$3,882 47
" all other liabilities	279 43
Total Liabilities	$4,161 90

Receipts

Cash balance at 31st December, 1927 (not extended), $4,794.39.	
Cash received as instalments of 1928	$28,490 18
" instalments due in prior years	273 90
" interest	2,845 27
Total Receipts	$31,609 35

Expenditure

Expenses of management:	
Commissions, $2,557.00; investigation of claims, $388.00; license fee, $100.00; Fire Marshal tax, $83.75; travelling expenses, $180.60; taxes, $251.27; rent, $103.00; salaries and fees, $1,935.00; printin , postage, etc., $376.16; other expenses, $129.49	$6,104 27
Miscellaneous payments:	
Cash paid for losses	19,144 30
" reinsurance	477 13
" rebate	343 85
" interest	21 85
" investments (not extended), $4,800.00.	
Total Expenditure	$26,091 40

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$14,210,174 00
Reinsurance	159,032 50
Net risks actually carried by Company at 31st December, 1928	$14,051,141 50

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	4,302	$12,660,665 00
Policies new and renewed during 1928	2,557	8,177,839 00
Gross number and amount in force during 1928	6,859	$20,838,504 00
Less expired and cancelled in 1928	2,288	6,628,330 00
Net risks in force, 31st December, 1928	4,571	$14,210,174 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 1934, 5½%	$25,000 00	.....
Dominion of Canada Victory Bonds, 1940, 4½%	10,000 00	.....
Dominion of Canada Victory Bonds, 1946, 4½%	15,000 00	.....
Huron & Erie Mortgage Corporation, 1931, 5%	1,000 00	.....
Canada National Railway (Guaranteed by Dominion), 1968, 4½%	5,000 00	.....
	$56,000 00	.....

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE.

Commenced Business 11th December, 1857

OFFICERS AND DIRECTORS (1929)

Officers.—President, M. E. Hooper; Vice-President, Adam Gartly; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

Directors.—M. E. Hooper, Lambeth; Adam Gartly, Wilton Grove; Robt. A. McDougall, Glanworth; Geo. Lind, Wilton Grove; Thos. H. Hunt, Lambeth, W. H. Weatherston, Glanworth

Auditors.—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, $124,939.76

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$30,479 20
Cash on hand at Head Office	$ 96 62	
Cash in Royal Bank, Lambeth, Ont.	560 08	
" Huron & Erie Mortgage Corporation, London, Ont.	303 62	
" Montreal Bank, London, Ont., Market Branch	1,769 18	
" Bank of Nova Scotia, Belmont	221 87	
		2,951 37
Amount of premium notes in force, after deducting all payments thereon and assessments levied	$124,939 76	
Less residue premium notes given for reinsurance	4,916 81	
		120,022 95
Total Assets		$153,453 52

Liabilities—None

Receipts

Cash balance at 31st December, 1927 (not extended), $6,574.82.	
Cash received as instalments of 1928	$12,887 34
" interest	1,786 69
" from matured debentures (not extended), $5,376.71.	
Total Receipts	$14,674 03

Expenditure

Expenses of management:	
Commissions, $450.00; investigation of claims, $90.00; license fee, $50.00; Fire Marshal tax, $38.45; travelling expenses, $50.00; taxes, $108.22; rent, $20.00; salaries and fees, $931.00; printing, postage, etc., $140.27; other expenses, $14.00	$1,891 94
Miscellaneous payments:	
Cash paid for losses	8,578 96
" reinsurance	515 70
" rebate	687 59
" for investments (not extended), $12,000.00.	
Total Expenditure	$11,674 19

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,962,182 00
Reinsurance on mutual system	195,607 00
Net risks carried by the Company at 31st December, 1928	$4,766,575 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,295	$4,914,694 00
Policies new and renewed during 1928	494	1,775,549 00
Gross number and amount in force during 1928	1,789	$6,690,243 00
Less expired and cancelled in 1928	499	1,728,061 00
Net risks in force, 31st December, 1928	1,290	$4,962,182 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Lambeth Waterworks Debenture, 1948, 6%	$13,479 20	.....
Huron & Erie Debenture, 1932-33, 5% and 4½%	17,000 00	.....
	$30,479 20	.....

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAIRN

Commenced Business 8th August, 1875

OFFICERS AND DIRECTORS (1929)

Officers.—President, Russell G. Brock; Vice-President, Jno. A. Morrison; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

Directors.—R. G. Brock, Strathroy; Jno. A. Morrison, Parkhill; John McCallum, Denfield; Alex. F. Ross, Parkhill; Neil Chisholm, Parkhill; A. H. McLeish, Parkhill; Jas. McLean, Parkhill; W. H. McLeish, Kerrwood; D. A. McIntyre, Ailsa Craig.

Auditors.—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, $68,375.06

Statement for the Year Ending 31st December, 1928

Assets

Bonds and debentures. (*See Schedule "C"*)		$9,500 00
Cash on hand at Head Office	$28 67	
Cash in Bank of Commerce, Watford	700 30	
" Bank of Commerce, Arkona	875 70	
		1,604 67
Amount of unpaid instalments of 1928		188 17
" premium notes in force, after deducting all payments thereon and assessments levied	$68,375 06	
Less residue given for reinsurance	3,561 78	
		64,813 28
Total Assets		$76,106 12

Liabilities

Tax on premiums	$65 07

Receipts

Cash balance at 31st December, 1927 (not extended), $4,554.10.	
Cash received as instalments of 1928	$6,771 77
" instalments of prior years	188 37
" interest during 1928	804 12
" reinsurance on losses	137 50
" from investments (not extended), $5,000.00.	
Total Receipts	$7,901 76

Expenditure

Expenses of management: Commissions, $431.25; investigation of claims, $90.00; license fee, $50.00; Fire Marshal tax, $19.77; taxes, $59.31; rent, $5.00; salaries and fees, $459.00; printing, postage, etc., $237.65; other expenses, $17.90	$1,369 88
Miscellaneous payments:	
Cash paid for losses which occurred during 1928	11,415 45
" reinsurance	316 48
" rebate	136 68
" all other expenditure	112 70
" investments (not extended), $2,500.00.	
Total Expenditure	$13,351 19

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$2,709,867 00
Reinsurance, mutual system	155,305 00
Net risks	$2,554,562 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	868	$2,501,310 00
Policies new and renewed during 1928	356	1,008,707 00
Gross number and amount in force during 1928	1,224	$3,510,017 00
Less expired and cancelled in 1928	309	800,150 00
Net risks in force, 31st December, 1928	915	$2,709,867 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada War Loan, 1934, 5½%	$7,000 00	.....
Huron & Erie Mortgage Corporation, 1933, 4¾%	2,500 00	.....
	$9,500 00	.....

YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS

Commenced Business 17th October, 1881

OFFICERS AND DIRECTORS (1929)

Officers.—President, Neil Curtis; Vice-President, Geo. Russell; Secretary-Treasurer, A. E. Bucke, St. Thomas.

Directors.—N. Curtis, St. Thomas; Geo. Russell, St. Thomas; Geo. Westlake, St. Thomas; C. E. Locke, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union.

Auditors.—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, $92,696.03

Statement for the Year Ending 31st December, 1928

Assets

Actual cash on hand at Head Office	$78 79	
Cash in Huron & Erie Mortgage Corporation, St. Thomas	680 62	
" Montreal Bank, Aylmer	103 50	
		$862 91
Amount of unpaid instalments		173 10
" premium notes in force, after deducting all payments thereon and assessments levied	$92,696 03	
Less residue of premium notes given by the Company for reinsurance	8,755 13	
		83,940 90
Total Assets		$84,976 91

Liabilities

Amount of losses supposed	$1,100 00
" borrowed money	1,000 00
Unearned cash payments	1,832 47
Total Liabilities	$3,932 47

Receipts

Cash balance at 31st December, 1927 (not extended), $196.37.	
Cash held by agents for fees (not extended), $273.00.	
Cash received as instalments and cash payments for 1928	$11,414 58
" from instalments of prior years	103 35
" as interest	33 54
" as borrowed money	1,000 00
" for reinsurance on losses	907 25
Total Receipts	$13,458 72

Expenditure

Expenses of management:	
Commissions, $141.00; investigation of claims, $46.00; license fee, $50.00; Fire Marshal tax, $33.26; travelling expenses, $13.35; taxes, $99.79; rent, $6.00; salaries and fees, $762.00; printing, postage, etc., $109.74; other expenses, $28.50	$1,289 64
Miscellaneous payments:	
Cash paid for losses	10,350 78
" reinsurance	1,066 61
" rebate	85 15
Total Expenditure	$12,792 18

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,012,050 00
Less reinsurance	334,525 00
Net amount of risks 31st December, 1927	$3,677,525 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	1,088	$3,868,775 00
Policies new and renewed during 1928	419	1,291,750 00
Gross number and amount in force during 1928	1,507	$5,160,525 00
Less expired and cancelled during 1928	329	1,148,475 00
Net risks in force, 31st December, 1928	1,178	$4,012,050 00

II. FARMERS' MUTUALS—WEATHER

HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.

Commenced Business 31st May, 1906

OFFICERS AND DIRECTORS (1929)

Officers.—President, Geo. F. Yungblut; Vice-President, Benson Williams; Secretary-Treasurer, Chas. Monteith, Woodham.

Directors.—Geo. F. Yungblut, Auburn; Benson Williams, Exeter; Andrew Christie, Cromarty; Geo. Penhale, Exeter; Henry Raw, Zurich; Roland Geiger, Zurich; Geo. McKee, Seaforth; D. Fotheringham, Brucefield; Jas. Scott, Cromarty.

Auditors.—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, $167,008.75

Statement for the Year Ending 31st December, 1928

Assets

Cash on hand at Head Office	$217 92	
Cash in Bank of Montreal, Hensall	3,951 66	
		$4,169 58
Amount of unpaid instalments, 1928		213 60
" premium notes in force, after deducting all payments thereon and assessments levied		167,008 75
Total Assets		$171,391 93

Liabilities

Unearned cash payments	$8,321 34

Receipts

Cash balance at 31st December, 1927 (not extended), $1,207.82.	
Cash received for instalments and cash payments, 1927	$9,578 75
" instalments due in prior years	31 20
" agents' balances	150 00
Total Receipts	$9,759 95

Expenditure

Expenses of management:	
Commissions, $987.55; law costs, $4.00; investigation of claims, $353.40; interest, $28.15; license fee, $50.00; travelling expenses, $152.50; taxes, $77.56; rent, $21.02; salaries and fees, $799.80; printing, postage, etc., $219.02; other expenses, $34.90	$2,727 90
Miscellaneous payments:	
Cash paid for losses	3,992 19
" rebate	78 10
Total Expenditure	$6,798 19

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$4,640,450 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1927	2,456	$4,223,000 00
Policies new and renewed during 1928	1,031	1,879,900 00
Gross number and amount in force during 1928	3,487	$6,102,900 00
Less expired and cancelled in 1928	856	1,462,450 00
Net risks in force, 31st December, 1928	2,631	$4,640,450 00

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced Business 18th August, 1904

OFFICERS AND DIRECTORS (1929)

Officers.—President, Wm. Park; Vice-President, C. E. Archibald; Secretary and Manager, W. A. Wansbrough, Grand Valley.

Directors.—Wm. Park, Belwood; C. E. Archibald, Grand Valley; W. J. Jelly, Waldemar; Wm. Scaife, Grand Valley; Jno. Sime, Grand Valley; N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; James A. Campbell, Thedford; A. G. Ferguson, Chatsworth.

Auditors.—H. Richardson, M. Graham.

Unassessed Premium Note Capital, $187,846.30

Statement for the Year Ending 31st December, 1928

Assets

Cash value of real estate		$2,500 00
Bonds and debentures		18,000 00
Cash in Royal Bank, Grand Valley	$7,784 67	
" various banks and loan company	1,606 82	
		9,391 49
" agents' hands		328 40
Amount of unpaid instalments of 1928		1,199 25
" premium notes, after deducting all payments thereon and assessments levied		187,846 30
Interest accrued		292 02
Total Assets		$219,557 46

Liabilities

Unearned cash payments	$5,379 03

Receipts

Cash balance at 31st December, 1927 (not extended), $20,419.95.	
Cash received as instalments and cash payments of 1928	$13,141 05
" instalments due in prior years	477 10
" interest	850 84
" agents' balances of 1927 received in 1928	787 03
" all other	139 02
Total Receipts	$15,395 04

Expenditure

Expenses of management:	
Commissions, $1,845.86; fuel and light, $36.45; investigation of claims, $948.25; license fee, $75.00; travelling expenses, $425.55; taxes, $207.45; salaries and fees, $2,997.00; printing, postage, etc., $540.22; other expenses, $72.34	$7,148 12
Miscellaneous payments:	
Cash paid for losses	$9,038 39
" rebates	236 99
" investments (not extended), $10,000.00.	
Total Expenditure	$16,423 50

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$7,271,268 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	4,624	$7,182,618 00
Policies new and renewed during 1928	1,566	2,399,675 00
Gross number and amount in force during 1928	6,190	$9,582,293 00
Less expired and cancelled in 1928	1,558	2,311,025 00
Net risks in force at 31st December, 1928	4,632	$7,271,268 00

Schedule "C"

	Par value	Book value
Dominion of Canada, 1932, 5½%	$5,000 00	$5,000 00
Dominion of Canada, 1934, 5½%	3,000 00	3,000 00
Huron & Erie Mortgage Corporation, 1933, 4½%	10,000 00	10,000 00
	$18,000 00	$18,000 00

WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.

Commenced Business 22nd January, 1906

OFFICERS AND DIRECTORS (1929)

Officers.—President, J. R. Murray; Vice-President, G. J. MacKay; Secretary-Treasurer, E. L. Sutherland, Woodstock.

Directors.—Jno. R. Murray, Embro; G. J. MacKay, Woodstock; C. W. Carroll, Norwich; S. R. Wallace, Burgessville; Geo. McIntosh, Embro; D. Bonis, St. Mary's; Jas. Connolly, Goderich; J. C. Henderson, Kintore; Jas. Donaldson, Atwood; W. B. Murray, Woodstock; W. R. Davidson, Britton; H. Hemsworth, Atwood; Geo. J. Meldrum, Guelph; E. Kuntz, Formosa; Jno. McLevin, Woodstock.

Auditors.—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, $352,342.64

Statement for the Year Ending 31st December, 1928

Assets

Bonds, debentures and other securities. (*See Schedule "C"*)		$110,000 00
Cash in Royal Bank, Woodstock	$47,811 45	
" Bank of Montreal, Woodstock	2,567 29	
		50,378 74
Amount of unpaid instalments of 1928		2,467 40
" all premium notes, after deducting all payments thereon and assessments levied		352,342 64
Total Assets		$515,188 78

Liabilities

Unearned cash payments	$17,644 30

Receipts

Cash balance at 31st December, 1927 (not extended), $40,579.88.	
Cash received for agents' fees	$252 00
" as instalments and cash payments due in 1928	28,203 59
" as instalments due in prior years	1,915 60
" as interest	6,304 05
Total Receipts	$36,675 24

Expenditure

Expenses of management: Commissions, $2,492.50; Division Court costs, $8.00; fuel and light, $21.30; investigation of claims, $1,942.70; license fee, $150.00; taxes, $393.58; rent, $100.00; salaries and fees, $4,054.70; printing, postage,, etc., $675.10; other expenses, $201.67	$10,039 55
Miscellaneous payments:	
Cash paid for losses which occurred in 1928	16,432 74
" reinsurance	3 09
" rebates	146 00
" all other expenditure	255 00
Total Expenditure	$26,876 38

Currency of Risks

Amount covered by Policies in force 31st December, 1928

	Three years
Mutual	$22,206,275 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	9,741	$22,365,735 00
Policies new and renewed during 1928	2,478	5,259,850 00
Gross number and amount in force during 1928	12,219	27,625,585 00
Less expired and cancelled in 1928	2,647	5,419,310 00
Net risks in force 31st December, 1928	9,572	$22,206,275 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Trusts and Guarantee, 5%	$40,000 00	.....
Huron & Erie, 5%	20,000 00	.....
Canada Permanent, 5%	25,000 00	.....
Canada Permanent, 4¾%	25,000 00	.....
	$110,000 00	.....

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—June 1, 1877. *Initial license in Ontario.*—August 27, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King St. W., Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$783,721 40	
stocks	1,574,848 37	
		$2,358,569 77
Cash on hand or in banks and trust companies		186,194 96
Unpaid premium deposits written subsequent to October 1st, 1928		67,983 23
Unpaid premium deposits written prior to October 1st, 1928		1,031 69
Total Ledger Assets		$2,613,779 65

Non-Ledger Assets

Interest due and accrued	$9,907 50
Market value of bonds and stocks over book value	837,017 23
Total Non-Ledger Assets	$846,924 73
Total Assets	$3,460,704 38
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$1,031 69
Total Admitted Assets	$3,459,672 69

Liabilities

Net amount of unpaid claims	$19,497 23
Unearned premium deposits	1,116,748 24
Salaries, expenses, etc., due or accrued	839 35
Taxes due or accrued	5,475 58
Total Liabilities	$1,142,560 40
Surplus of Assets over all Liabilities	2,317,112 29
Total	$3,459,672 69

Income

Gross premium deposits	$1,285,212 79	
Less return premium deposits	177,328 74	
Net premium deposits		$1,107,884 05
Interest on bonds, etc		138,453 03
Gross profit on sale or maturity of bonds and stocks		22,708 24
Total Income		$1,269,045 32
Total Ledger Assets, December 31st, 1927		2,405,381 65
Total		$3,674,426 97

Disbursements

Gross amount paid for losses	$72,898 68	
Net amount paid policyholders for losses		$72,898 68
Expenses of administration		23,076 25
Rents		4,056 56
Furniture and fixtures		1,892 01
Inspections and surveys		54,287 78
Taxes, licenses, fees		10,224 28
Postage, telegrams, telephones and expresss		1,138 87

Disbursements—*Continued*

Legal expenses	$149 09
Gross decrease, by adjustment in book value of bonds, etc	11 48
Gross loss on sale of bonds	1,623 01
Advertising, printing and stationery	2,428 50
Total Disbursements	$171,786 51
Unused premium deposits returned to policyholders	888,860 81
Total	$1,060,647 32
Total Ledger Assets, December 31st, 1928	2,613,779 65
Total	$3,674,426 95

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$309,196,653 00	$2,037,549 79
Written or renewed during the year	194,661,187 00	1,285,212 79
Total	$503,857,840 00	$3,322,762 58
Deduct expirations and cancellations	169,201,116 00	1,151,962 75
Net amount in force 31st Dec., 1928	$334,656,724 00	$2,170,799 83

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,720,757.73.

Net losses paid since organization, $2,262,249.93.

Unabsorbed premium deposits paid policyholders since organization, $14,954,103.16.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%; 5 years, 79%.

Average percentage of cash premiums deposits returned to date, one year policies, 81.36%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard, $350,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$6,721,722 00
Less risks cancelled	1,121,329 00
Net risks written	$5,600,393 00
Gross premium deposit on risks written and renewed	$45,064 49
Less return premium deposit on cancellations and expirations	30,540 21
Net premium deposit received	$14,524 28
Losses paid (deducting salvage)	$1,778 18
Less losses on risks reinsured	.....
Net losses paid	$1,778 18
Losses insured	$2,091 50
Less losses on risks reinsured	.....
Net losses incurred	$2,091 50

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—Oct. 1, 1860. *Initial license in Ontario.*—August 27, 1927.

OFFICERS

President, C. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King St. West, Toronto.

Statement for the Year Ending December 31st, 1928

Assets

Book value of bonds	$6,461,984 75	
stocks	124,200 00	
		$6,586,184 75
Cash on hand or in banks and trust companies		554,826 20
Unpaid premium deposits written subsequent to October 1st, 1928		222,620 32
Unpaid premium deposits written prior to October 1st, 1928		474 50
Total Ledger Assets		$7,364,105 77

Non-Ledger Assets

Interest due and accrued	$102,660 74
Market value of bonds and stocks over book value	183,525 25
Total Non-Ledger Assets	$286,185 99
Total Assets	$7,650,291 76
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$ 474 50
Total Admitted Assets	$7,649,817 26

Liabilities

Net amount of unpaid claims	$48,916 52
Unearned premium deposits	2,734,179 47
Salaries, expenses, etc., due or accrued	7,500 00
Taxes due or accrued	8,470 76
Total Liabilities	$2,799,066 75
Surplus of Assets over all Liabilities	4,850,750 51
Total	$7,649,817 26

Income

Gross premium deposits	$3,985,630 93	
Less return premium deposits	410,658 95	
Net premium deposits		$3,574,971 98
Interest on bonds, etc.		359,427 42
Gross profit on sale or maturity of bonds		26,372 00
Gross increase by adjustment in book value of bonds		1,521 66
Total Income		$3,962,293 06
Total Ledger Assets, December 31st, 1927		7,085,384 55
Total		$11,047,677 61

Disbursements

Gross amount paid for losses	$175,631 99	
Net amount paid policyholders for losses		$175,631 99
Loss adjustment expenses		4,394 20
Expenses of administration		147,335 70
Agents' compensation (including brokerage)		46 85
Rents		10,548 59
Furniture and fixtures		2,616 18
Inspections and surveys		92,407 49
Maps, including corrections		9,772 37
Taxes, licenses, fees		8,779 83
Postage, telegrams, telephones and express		3,942 61
Legal expenses		489 96
Gross loss on sale of bonds		1,521 66
Advertising, printing and stationery		10,809 50
Miscellaneous		32 00
Total Disbursements		$468,328 93
Unused premium deposits returned to policyholders		3,215,242 91
Total		$3,683,571 84
Total Ledger Assets, December 31st, 1928		7,364,105 77
Total		$11,047,677 61

Risks and Premium Deposits

	All risks (Fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$824,281,764 00	$5,227,655 57
Written or renewed during the year	634,558,460 00	3,985,630 93
Total	$1,458,840,224 00	$9,213,286 50
Deduct expirations and cancellations	597,750,582 00	3,880,222 07
Net amount in force, 31st December, 1928	$861,089,642 00	$5,333,064 43

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $78,114,599.22.

Gross net losses paid since organization, $6,415,721.98.

Unabsorbed premium deposits paid policyholders since organization, $63,911,867.98.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 90%; 3 years, 85%; 4 years, 80%.

Average percentage of cash premium deposits returned to date, 89.36%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company!

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $850,000.00.

Largest net aggregate amount insured in any one hazard, $850,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$14,036,046 00
Less risks cancelled	1,282,919 00
Net risks written	$12,753,127 00
Gross premium deposit on risks written and renewed	$97,102 12
Less return premium deposit on cancellations and expirations	73,783 78
Net premium deposit received	$23,318 34
Losses paid (deducting salvage)	$9,508 05
Less losses on risks reinsured	.....
Net losses paid	$9,508 05
Losses incurred	$9,630 30
Less losses on risks reinsured	.....
Net losses incurred	$9,630 30

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island.

Commenced business.—1868. *Initial license in Ontario.*—August 27, 1927.

OFFICERS

President, Wm. B. McBee; Vice-President, Chas. H. Smith; Secretary, Howard I. Lee; Treasurer, Wm. B. McBee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$2,034,420 03	
stocks	1,726,906 35	
		$3,761,326 38
Cash on hand or in banks and trust companies		253,453 84
Unpaid premium deposits written subsequent to October 1st, 1928		139,793 60
Unpaid premium deposits written prior to October 1st, 1928		3,488 27
Total Ledger Assets		$4,158,062 09

Non-Ledger Assets

Interest due and accrued	$30,831 70
Market value of bonds and stocks over book value	1,110,817 62
Total Non-Ledger Assets	$1,141,649 32
Total Assets	$5,299,711 41
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$3,488 27
Total Admitted Assets	$5,296,223 14

Liabilities

Net amount of unpaid claims	$32,641 59
Unearned premium deposits	1,816,063 07
Salaries, expenses, etc., due or accrued	1,010 59
Taxes due or accrued	15,302 32
Total Liabilities	$1,865,017 57
Surplus of Assets over all Liabilities	3,431,205 57
Total	$5,296,223 14

Income

Gross premium deposits	$2,222,665 66	
Less return premium deposits	281,474 00	
Net premium deposits		$1,941,191 66
Interest on bonds, etc		214,498 86
Gross profit on sale or maturity of bonds		16,065 05
Gross profit on sale or maturity of stocks		11,201 44
Total Income		$2,182,957 01
Total Ledger Assets, December 31st, 1927		3,880,425 37
Total		$6,063,382 38

Disbursements

Gross amount paid for losses	$124,256 08	
Less amount received for salvage	669 82	
Net amount paid policyholders for losses		$123,586 26
Expenses of administration		59,037 87
Agents' compensation (including brokerage)		49 80
Rents		7,616 67
Furniture and fixtures		1,320 41
Inspections and surveys		92,553 68
Taxes, licenses, fees		17,816 46
Postage, telegrams, telephones and express		1,943 81
Legal expense		268 02
Gross decrease, by adjustment, in book value of stocks and bonds		7,915 00
Gross loss on sale or maturity of stocks and bonds		1,686 50
Advertising, printing and stationery		6,070 28
Total Disbursements		$319,864 76
Unused premium deposits returned to policyholders		1,585,455 53
Total		$1,905,320 29
Total Ledger Assets, December 31st, 1928		3,880,425 37
Total		$5,785,745 66

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$502,864,517 00	$3,303,207 06
Written or renewed during the year	342,481,434 00	2,222,665 66
Total	$845,345,951 00	$5,525,872 72
Deduct expirations and cancellations	304,254,001 00	2,049,918 82
Net amount in force 31st December, 1928	$541,091,950 00	$3,475,953 90

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $38,063,402.06.

Gross net losses paid since organization, $3,592,110.15.

Unabsorbed premium deposits paid policyholders since organization, $29,576,660.10.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 77.70%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $150,000.00.

Largest net aggregate amount insured in any one hazard, $150,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$10,579,841 00
Less risks cancelled	1,418,229 00
Net risks written	$9,161,612 00
Gross premium deposit on risks written and renewed	$72,945 42
Less return premium deposit on cancellations and expirations	53,572 56
Net premium deposit received	$19,372 86
Losses paid (deducting salvage)	$4,465 11
Less losses on risks reinsured	.....
Net losses paid	$4,465 11
Losses incurred	$4,832 11
Less losses on risks reinsured	.....
Net losses incurred	$4,832 11

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced Business.—October 15th, 1850. *Initial license in Ontario.*—September 12th, 1927

OFFICERS

President, Joseph P. Gray; Vice-Presidents, L. H. Kunhardt, H. L. Carter, J. W. Lord; Secretary, H. Dwight Hall; Treasurer, E. F. Robinson.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$8,075,357 30	
stocks	142,000 00	
		$8,217,357 30
Cash on hand or in banks and trust companies		296,020 41
Unpaid premium deposits written subsequent to October 1st, 1928		141,366 85
Unpaid premium deposits written prior to October 1st, 1928		686 68
Total Ledger Assets		$8,655,431 24
Non-Ledger Assets		
Interest due and accrued		$132,662 19
Market value of bonds and stocks over book value		740,147 70
Total Non-Ledger Assets		$872,809 89
Total Assets		$9,528,241 13
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$686 68
Total Admitted Assets		$9,527,554 45

Liabilities

Net amount of unpaid claims	$54,261 93
Unearned premium deposits	3,588,981 69
Salaries, expenses, etc., due or accrued	3,661 33
Taxes due or accrued	8,607 61
Total Liabilities	$3,655,512 56
Surplus of Assets over all Liabilities	5,872,041 89
Total	$9,527,554 45

Income

Gross premium deposits	$5,347,488 39	
Less return premium deposits	526,091 53	
Net premium deposits		$4,821,396 86
Interest on bonds, etc		448,398 60
Other sources		.....
Gross profit on sale or maturity of bonds		49,616 55
Total Income		$5,319,412 01
Total Ledger Assets, December 31st, 1927		8,404,577 56
Total		$13,723,989 57

Disbursements

Gross amount paid for losses	$201,960 21	
Net amount paid policyholders for losses		$201,960 21
Loss adjustment expenses		5,971 63
Expenses of administration		159,393 26
Agents' compensation (including brokerage)		46 85
Miscellaneous		1,642 81
Rents		14,470 38
Furniture and fixtures		2,646 35
Inspections and surveys		109,674 73
Taxes, licenses, fees		9,357 31
Postage, telegrams, telephones and express		5,208 33
Legal expenses		.....
Gross decrease, by adjustment, in book value of bonds, etc		49,616 55
Gross loss on sale of bonds		.....
Maps, including corrections		13,280 45
Subscriptions, printing and stationery		17,627 14
Total Disbursements		$590,896 00
Unused premium deposits returned to policyholders		4,477,662 33
Total		$5,068,558 33
Total Ledger Assets, December 31st, 1928		8,655,431 24
Total		$13,723,989 57

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$1,120,743,165 00	$7,014,667 85
Written or renewed during the year	866,356,337 00	5,347,488 39
Total	$1,987,099,502 00	$12,362,156 24
Deduct expirations and cancellations	825,085,075 00	5,274,392 55
Net amount in force 31st December, 1928	$1,162,014,427 00	$7,087,763 89

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $104,927,745.40.

Net losses paid since organization, $9,146,298.35.

Unabsorbed premium deposits paid policyholders since organization, $86,168,168.42.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 96%; 2 years, 92%; 3 years, 88%; 4 years, 84%.

Average percentage of cash premiums deposits returned to date, $89.09%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

ANSWER. Five.

Does any officer, director or principal receive any commission on the business of the Company.

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $800,000.00.

Largest net aggregate amount insured in any one hazard, $800,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$20,049,195 00
Less risks cancelled	1,259,333 00
Net risks written	$18,789,862 00
Gross premium deposit on risks written and renewed	$138,333 22
Less return premium deposit on cancellations and expirations	9,881 52
Net premium deposit written	$128,451 70
Losses paid (deducting salvage)	$11,982 28
Less losses on risks reinsured	.....
Net losses paid	$11,982 28
Losses incurred	$12,596 02
Less losses on risks reinsured	.....
Net losses incurred	$12,596 02

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—October 20th, 1875. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Eugene H. Clapp; Vice-Presidents, Costello C. Converse, Wm. B. Brophy; Secretary, Edward H. Williams; Treasurer, Wm. B. Brophy.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,694,215 88	
stocks	28,400 00	
		$1,722,615 88
Cash on hand or in banks and trust companies		107,579 67
Unpaid premium deposits written subsequent to October 1st, 1928		54,027 29
Unpaid premium deposits written prior to October 1st, 1928		1,805 26
Total Ledger Assets		$1,886,028 10
Non-Ledger Assets		
Interest due and accrued		$24,400 61
Market value of bonds and stocks over book value		72,574 12
Total Non-Ledger Assets		$96,974 73
Total Assets		$1,983,002 83
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$1,805 26
Total Admitted Assets		$1,981,197 57

Liabilities

Net amount of unpaid claims	$13,562 00
Unearned premium deposits	736,609 37
Salaries, expenses, etc., due or accrued	2,070 74
Taxes due or accrued	3,363 91
Total Liabilities	$755,606 02
Surplus of Assets over all Liabilities	1,225,591 55
Total	$1,981,197 57

Income

Gross premium deposits	$1,032,087 57	
Less return premium deposits	112,681 56	
Net premium deposits		$919,406 01
Interest on bonds, etc		85,947 70
Gross profit on sale or maturity of bonds		2,637 19
Return premium on forgery, bond cancelled		382 50
Total Income		$1,008,373 40
Total Ledger Assets, December 31st, 1927		1,771,089 47
Total		$2,779,462 87

Disbursements

Gross amount paid for losses	$45,475 65	
Less amount received for salvage	766 98	
Net amount paid policyholders for losses		$44,708 67
Expenses of administration		28,530 22
Agents' compensation (including brokerage)		106 85
Rents		3,599 40
Furniture and fixtures		684 72
Inspections and surveys, etc		26,110 75
Taxes, licenses, fees		4,626 04
Postage, telegrams, telephones and express		808 26
Legal expenses		106 68
Gross decrease, by adjustment, in book value of bonds, etc		225 00
Gross loss on sale of stocks		.....
Advertising, printing and stationery		3,009 26
Miscellaneous		276 25
Total Disbursements		$112,792 10

Unused premium deposits returned to policyholders	$780,642 67
Total	$893,434 77
Total Ledger Assets, December 31st, 1928	1,886,028 10
Total	$2,779,462 87

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$194,696,161 00	$1,361,344 35
Written or renewed during the year	148,872,096 00	1,032,087 57
Total	$343,568,257 00	$2,393,431 92
Deduct expirations and cancellations	135,854,920 00	970,036 10
Net amount in force 31st December, 1928	$207,713,337 00	$1,423,395 82

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments—less returns on cancelled policies) received since organization, $21,916,061.66.

Net losses paid since organization, $2,416,610.71.

Unabsorbed premium deposits paid policyholders since organization, $16,833,219.59.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 83%.

Average percentage of cash premium deposits returned to date, 83.26%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $80,000.00.

Largest net aggregate amount insured in any one hazard, $80,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$3,912,087 00
Less risks cancelled	350,914 00
Net risks written	$3,561,173 00
Gross premium deposit on risks written and renewed	$27,880 38
Less return premium deposit on cancellations and expirations	20,119 53
Net premium deposit written	$7,760, 85
Losses paid (deducting salvage)	$211 61
Less losses on risks reinsured	.....
Net losses paid	$211 61
Losses incurred	$218 83
Less losses on risks reinsured	.....
Net losses incurred	$218 83

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—July 14th, 1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benj. G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$770,025 62	
stocks	1,554,761 74	
		$2,324,787 36
Cash on hand or in banks and trust companies		189,606 36
Unpaid premium deposits written subsequent to October 1st, 1928		67,983 24
Unpaid premium deposits written prior to October 1st, 1928		1,031 69
Total Ledger Assets		$2,583,408 65

Non-Ledger Assets

Interest due and accrued	$9,796 45
Market value of bonds and stocks over book value	829,702 64
Total Non-Ledger Assets	$839,499 09
Total Assets	$3,422,907 74
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$1,031 69
Total Admitted Assets	$3,421,876 05

Liabilities

Net amount of unpaid claims	$19,497 23
Unearned premium deposits	1,116,748 24
Salaries, expenses, etc., due or accrued	839 35
Taxes due or accrued	5,475 58
Total Liabilities	$1,142,560 40
Surplus of Assets over all Liabilities	2,279,315 65
Total	$3,421,876 05

Income

Gross premium deposits	$1,285,212 79	
Less return premium deposits	177,328 73	
Net premium deposits		$1,107,884 06
Interest on bonds, etc		137,143 33
Gross profit on sale or maturity of bonds		18,669 28
Gross profit on sale or maturity of stocks		4,048 54
Total Income		$1,267,745 21
Total Ledger Assets, December 31st, 1927		2,376,262 70
Total		$3,644,007 91

Disbursements

Gross amount paid for losses	$72,898 69	
Net amount paid policyholders for losses		$72,898 69
Expenses of administration		23,076 31
Rents		4,056 50
Furniture and fixtures		1,892 01
Inspections and surveys		54,287 78
Taxes, licenses, fees		10,177 69
Postage, telegrams, telephones and express		1,138 87
Legal expenses		149 09
Gross decrease, by adjustment, in book value of bonds, etc		10 00
Gross loss on sale of bonds		1,623 01
Advertising, printing and stationery		2,428 50
Total Disbursements		$171,738 45
Unused premium deposits returned to policyholders		888,860 81
Total		$1,060,599 26
Total Ledger Assets, December 31st, 1928		2,583,408 65
Total		$3,644,007 91

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium—Deposits thereon
In force on 31st December, 1927	$309,196,653 00	$2,037,549 79
Written or renewed during the year	194,661,187 00	1,285,212 79
Total	$503,857 840,00	$3,322,762 58
Deduct expirations and cancellations	169,201,116 00	1,151,962 75
Net amount in force 31st December, 1928	$334,656,724 00	$2,170,799 83

Miscellaneous

Have there been included in this statement, proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,809,667.77.

Net losses paid since organization, $2,280,409.01.

Unabsorbed premium deposits paid policyholders since organization, $15,033,094.16.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, 81.08%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by Policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard, $350,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$6,721,722 00
Less risks cancelled	1,121,329 00
Net risks written	$5,600,393 00
Gross premium deposit on risks written and renewed	$45,064 49
Less return premium deposit on cancellations and expiration	30,540 22
Net premium deposit received	$14,524 27
Losses paid (deducting salvage)	$1,778 18
Less losses on risks reinsured	.....
Net losses paid	$1,778 18
Losses incurred	$2,091 50
Less losses on risks reinsured	.....
Net losses incurred	$2,091 50

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, FALL RIVER, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—May 1st, 1870. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Thos. E. Brayton; Secretary, H. Nelson G. Terry; Treasurer, James W. Brigham.
Chief Representative in Canada.—W. A. Young.
Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$2,148,508 89	
stocks	89,145 00	
		$2,237,653 89
Cash on hand or in banks and trust companies		135,911 15
Unpaid premium deposits written subsequent to October 1st, 1928		83,228 72
Unpaid premium deposits written prior to October 1st, 1928		152 38
Total Ledger Assets		$2,456,946 14
Non-Ledger Assets		
Interest due and accrued		$31,834 59
Market value of bonds and stocks over book value		135,992 36
Total Non-Ledger Assets		$167,826 95
Total Assets		$2,624,773 09
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		152 38
Total Admitted Assets		$2,624,620 71

Liabilities

Net amount of unpaid claims	$16,503 62
Unearned premium deposits	1,041,857 06
Salaries, expenses, etc., due or accrued	283 66
Taxes due or accrued	2,695 78
Total Liabilities	$1,061,340 12
Surplus of Assets over all Liabilities	1,563,280 59
Total	$2,624,620 71

Income

Gross premium deposits	$1,617,013 39	
Less return premium deposits	187,278 18	
Net premium deposits		$1,429,735 21
Interest on bonds, etc		115,505 82
Other sources		.....
Borrowed money		.....
Gross profit on sale or maturity of bonds		6,222 88
Total Income		$1,551,463 91
Total Ledger Assets, December 31st, 1927		2,362,285 27
Total		$3,913,749 18

Disbursements

Gross amount paid for losses	$68,897 94	
Net amount paid policyholders for losses		$68,879 94
Borrowed money and interest		.....
Loss adjustment expenses		1,348,48
Expenses of administration		26,693 91
Agents' compensation (including brokerage)		49 60
Rents		2,377 81
Furniture and fixtures		1,002 41
Inspections and surveys		35,487 96
Taxes, licenses, fees		3,581 42
Postage, telegrams, telephones and express		719 38
Legal expenses		155 46
Gross decrease, by adjustment in book value of bonds, etc		7,813 35
Maps, including corrections		3,448 29
Advertising, printing and stationery		1,388 23
Miscellaneous		80 10
Total Disbursements		$153,044 34
Unused premium deposits returned to policyholders		1,303,758 70
Total		$1.456,803 04
Total Ledger Assets, December 31st, 1928		2,456,946 14
Total		$3,913,749 18

Risks and Premium Deposits

	All risks (Fire)	Gross Premium deposits thereon
In force on 31st December, 1927	$313,586,114 15	$2,015,685 81
Written or renewed during the year	255,685,085 63	1,617,013 39
Total	$569,271,199 78	$3,632,699 20
Deduct expirations and cancellations	240,346,274 73	1,569,287 73
Net amount in force 31st December, 1928	$328,924,925 05	$2,063,411 47

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $30,694,414.92.

Net losses paid since organization, $2,668,818.54.

Unabsorbed premium deposits paid policyholders since organization, $25,686,552.44.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 96%; 2 years, 92%; 3 years, 88%; 4 years, 84%.

Average percentage of cash premium deposits returned to date, 89.30%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $400,000.00.

Largest net aggregate amount insured in any one hazard, $400,000.00.

Business in the Province of Ontario during 1927

Gross risks written and renewed	$6,058,621 43
Less risks cancelled	705,206 00
Net risks written	$5,353,315 43
Gross premium deposit on risks written and renewed	$43,311 94
Less return premium deposit on cancellations and expirations	33,987 76
Net premium deposit received	$9,324 18
Losses paid (deducting salvage)	$3,833 02
Less losses on risks reinsured	.....
Net losses paid	$3,833 02
Losses incurred	$4,186 12
Less losses on risks reinsured	.....
Net losses incurred	$4,186 12

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—Sept., 1854. *Initial license in Ontario.*—Aug. 27, 1927.

OFFICERS

President, Fred'k. T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, Max A. Matthes; Secretary, Chas. G. Easton; Treasurer, Fred'k. T. Moses.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans on real estate		$402,500 00
Book value of bonds	$3,365,716 82	
stocks	1,520,926 40	
		4,886,643 22
Cash on hand or in banks and trust companies		564,341 47
Unpaid premium deposits written subsequent to October 1st, 1928		204,870 27
Unpaid premium deposits written prior to October 1st, 1928		578 03
Total Ledger Assets		$6,058,932 99
Non-Ledger Assets		
Interest due and accrued		$52,816 25
Market value of bonds and stocks over book value		424,529 78
Total Non-Ledger Assets		$477,346 03
Total Assets		$6,536,279 02
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$578 03
Total Admitted Assets		$6,535,700 99

Liabilities

Net amount of unpaid claims	$45,496 31
Unearned premium deposits	2,679,918 22
Salaries, expenses, etc., due or accrued	1,846 78
Taxes due or accrued	19,540 00
Mortgage interest paid in advance	200 00
Total Liabilities	$2,747,001 31
Surplus of Assets over all Liabilities	3,788,699 68
Total	$6,535,700 99

Income

Gross premium deposits	$3,300,739 65	
Less return premium deposits	390,149 33	
Net premium deposits		$2,910,590 32
Interest on bonds, etc		302,894 51
Gross profit on sale or maturity of bonds		17,906 00
Gross profit on sale or maturity of stocks		16,787 20
Total Income		$3,248,178 03
Total Ledger Assets, December 31st, 1927		5,743,585 37
Total		$8,991,763 40

Disbursements

Gross amount paid for losses	$180,886 01	
Less amount received for salvage	2,178 21	
Net amount paid policyholders for losses		$178,707 80
Loss adjustment expenses		.....
Expenses of administration		146,353 68
Agents' compensation (including brokerage)		87 40
Rents		12,055 58
Furniture and fixtures		1,511 94
Inspections and surveys		96,409 54
Taxes, licenses, fees		18,892 49
Postage, telegrams, telephones and express		3,477 85
Legal expenses		977 36
Gross loss on sale of bonds		2,448 00
Gross decrease by adjustment in book value of bonds, etc		24,405 15
Advertising, printing and stationery		6,224 37
Miscellaneous		79 75
Total Disbursements		$491,630 91
Unused premium deposits returned to policyholders		2,441,199 50
Total		$2,932,830 41
Total Ledger Assets, December 31st, 1928		6,058,932 99
Total		$8,991,763 40

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$741,115,401 00	$4,918,897 99
Written or renewed during the year	500,291,235 00	3,300,739 65
Total	$1,241,406,636 00	$8,219,637 64
Deduct expirations and cancellations	458,424,880 00	3,124,617 56
Net amount in force 31st December, 1928	$782,981,756 00	$5,095,020 08

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received sin c organization, $59,600,863.64.

Net losses paid since organization, $5,722,247.34.

Unabsorbed premium deposits paid policyholders since organization, $47,112,555.06.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits.—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 89.39%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $465,000.00.

Largest net aggregate amount insured in any one hazard, $465,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$15,375,035 00
Less risks cancelled	1,606,224 00
Net risks written	$13,769,811 00
Gross premium deposit on risks written and renewed	$105,287 61
Less return premium deposit on cancellations and expirations	69,205 13
Net premium deposit received	$36,082 48
Losses paid (deducting salvage)	$4,804 99
Less losses on risks reinsured	.....
Net losses paid	$4,804 99
Losses incurred	$5,318 81
Less losses on risks reinsured	.....
Net losses incurred	$5,318 81

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—April, 1875. *Initial license in Ontario.*—August 27th, 1927.

President, Chas. C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Chas. C. Stover.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,449,046 31	
stocks	142,413 03	
		$1,591,459 34
Cash on hand or in banks and trust companies		129,900 84
Unpaid premium deposits written subsequent to October 1st, 1928		48,725 88
Unpaid premium deposits written prior to October 1st, 1928		2,046 87
Total Ledger Assets		$1,772,132 93
Non-Ledger Assets		
Interest due and accrued		$17,730 65
Market value of bonds and stocks over book value		59 66
Total Non-Ledger Assets		$17,790 31
Total Assets		$1,789,923 24
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$2,046 87
Total Admitted Assets		$1,787,876 37

Liabilities

Net amount of unpaid claims	$10,151 04
Unearned premium deposits	765,297 10
Salaries, expenses, etc., due or accrued	743 98
Taxes due or accrued	5,560 53
Total Liabilities	$781,752 65
Surplus of Assets over all Liabilities	1,006,123 72
Total	$1,787,876 37

Income

Gross premium deposits	$923,531 94	
Less return premium deposits	104,583 46	
Net premium deposits		$818,948 48
Interest on bonds, etc		72,165 29
Interest on overdue premium deposits		227 24
Gross profit on sale or maturity of bonds, etc		19,289 69
Total Income		$910,630 70
Total Ledger Assets, December 31st, 1927		1,684,313 53
Total		$2,594,944 23

Disbursements

Gross amount paid for losses	$55,447 38	
Net amount paid policyholders for losses		$55,447 38
Expenses of administration		30,300 36
Rents		4,703 63
Furniture and fixtures		891 50
Inspections and surveys, including adjustments		34,446 84
Taxes, licenses, fees		6,575 15
Postage, telegrams, telephones and express		958 91
Legal expenses		141 11
Gross loss on sale of bonds		865 62
Advertising, printing and stationery		3,163 64
Miscellaneous		5,815 27
Total Disbursements		$143,309 41
Unused premium deposits returned to policyholders		679,501 89
Total		$822,811 30
Total Ledger Assets, December 31st, 1928		1,772,132 93
Total		$2,594,944 23

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$202,084,744 00	$1,395,455 45
Written or renewed during the year	134,361,510 00	923,531 94
Total	$336,446,254 00	$2,318,987 39
Deduct expirations and cancellations	122,608,948 00	869,232 98
Net amount in force 31st December, 1928	$213,837,306 00	$1,449,744 41

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,832,133.31.

Net losses paid since organization, $2,072,162.70.

Unabsorbed premium deposits paid policyholders since organization, $15,402,655.66.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 90.52%; 3 years, 83.83%; 4 years, 84.95%; 5 years, 78.32%.

Average percentage of cash premium deposits returned to date, 86.92%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By policy contract.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $125,000.00.

Largest net aggretate amount insured in any one hazard, $125,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$4,049,886 00
Less risks cancelled	541,425 00
Net risks written	$3,508,461 00
Gross premium deposit on risks written and renewed	$28,435 71
Less return premium deposit on cancellations and expiration	3,634 05
Net premium deposit received	$24,801 66
Losses paid (deducting salvage)	$415 54
Net losses paid	$415 54
Losses incurred	$387 69
Net losses incurred	$387 69

KEYSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—January 1st, 1884. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k. A. Downes; Vice-Presidents, Simon Miller, Herbert P. Onyx, John C. Rieg; Secretary, Geo. C. Hopson; Treasurer, Fred'k. A. Downes.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$734,535 84
Cash on hand or in banks and trust companies	73,522 91
Unpaid premium deposits written subsequent to October 1st, 1928	26,734 29
Total Ledger Assets	$834,793 04

Non-Ledger Assets

Interest, due and accrued	$11,392 22
Market value of bonds and stocks over book value	8,644 16
Total Non-Ledger Assets	$20,036 38
Total Assets	$854,829 42
Total Admitted Assets	$854,829 42

Liabilities

Net amount of unpaid claims	$4,936 99
Unearned premium deposits	434,264 68
Salaries, expenses, etc,, due or accrued	300 00
Taxes due or accrued	2,500 00
Total Liabilities	$442,001 67
Surplus of Assets over all Liabilities	412,827 75
Total	$854,829 42

Income

Gross premium deposits	$657,154 59	
Less return premium deposits	78,397 58	
Net premium deposits		$578,757 01
Interest on bonds, etc		38,546 71
Gross profit on sale or maturity of bonds		1,316 80
Total Income		$618,620 52
Total Ledger Assets, December 31st, 1928		801,592 65
Total		$1,420,213 17

Disbursements

Gross amount paid for losses	$34,019 46	
Less amount received for salvage	1,684 80	
Net amount paid policyholders for losses		$32,334 66
Expenses of administration		41,054 97
Rents		7,984 51
Furniture and fixtures		129 93
Inspections and surveys		14,492 86
Taxes, licenses, fees		2,950 49
Postage, telegrams, telephones and express		665 06
Legal expenses		343 21
Gross loss on sale or maturity of bonds, etc		875 00
Advertising, printing and stationery		1,540 78
Miscellaneous		570 00
Total Disbursements		$102,941 47
Unused premium deposits returned to policyholders		482,478 66
Total		$585,420 13
Total Ledger Assets, December 31st, 1928		834,793 04
Total		$1,420,213 17

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$110,988,210 00	$807,918 19
Written or renewed during the year	89,621,906 00	657,154 59
Total	$200,610,116 00	$1,465,072 78
Deduct expirations and cancellations	83,043,486 00	617,717 46
Net amount in force 31st December, 1928	$117,566,630 00	$847,355 32

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $12,342,958.61.

Net losses paid since organization, $1,358,667.64.

Unabsorbed premium deposits paid policyholders since organization, $9,511,330.83.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 86%; 3 years, 80%; 4 years, 72%; 5 years, 65%.

Average percentage of cash premium deposits returned to date, 77.07%.

Miscellaneous—*Continued*

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?
ANSWER.—Fixed by by-laws.
How many times the cash premium deposit is the deposit note or contingent premium deposit?
ANSWER.—Five.
Does any officer, director or principal receive any commission on the business of the Company?
ANSWER.—No.
Largest gross aggregate amount insured in any one hazard, $50,000.00.
Largest net aggregate amount insured in any one hazard, $50,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$2,122,235 00
Less risks cancelled	168,190 00
Net risks written	$1,954,045 00
Gross premium deposit on risks written and renewed	$15,584 29
Less return premium deposit on cancellations and expirations	10,216 74
Net premium deposit received	$5,367 55
Losses paid (deducting salvage)	$109 89
Net losses incurred	$104 62

MANTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—March 1st, 1894. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k. A. Downs; Vice-Presidents, Joseph Bancroft, Herbert P. Onyx, John C. Reig; Secretary, Geo. C. Hopson; Treasurer, Fred'k. A. Downs.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$658,784 45
Cash on hand or in banks and trust companies	61,800 54
Unpaid premium deposits written subsequent to October 1st, 1928	23,951 77
Total Ledger Assets	$744,536 76
Non-Ledger Assets	
Interest due and accrued	$9,519 77
Market value of bonds and stocks over book value	1,825 55
Total Non-Ledger Assets	$11,345 32
Total Assets	$755,882 08
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	.....
Total Admitted Assets	$755,882 08

Liabilities

Net amount of unpaid claims	$4,319 10
Unearned premium deposits	381,921 79
Salaries, expenses, etc., due or accrued	250 00
Taxes due or accrued	2,300 00
Total Liabilities	$388,790 89
Surplus of Assets over Liabilities	367,091 19
Total	$755,882 08

Income

Gross premium deposits	$602,769 84	
Less return premium deposits	68,267 50	
Net premium deposits		$534,502 34
Interest on bonds, etc		34,091 08
Gross profit on sale or maturity of bonds		159 50
Total Income		$568,752 92
Total Ledger Assets December 31st, 1927		717,232 10
Total		$1,285,985 02

Disbursements

Gross amount paid for losses	$30,736 07	
Less amount received for salvage	1,684 80	
Net amount paid policyholders for losses		$29,051 27
Expenses of administration		36,856 07
Auditors' fees		400 00
Rents		7,101 79
Furniture and fixtures		115 49
Inspections and surveys		12,734 60
Taxes, licenses, fees		2,727 59
Postage, telegrams, telephones and express		591 14
Legal expenses		284 50
Advertising, printing and stationery		1,378 52
Gross loss on sale of bonds		587 50
Miscellaneous		50 00
Total Disbursements		$91,878 47
Unused premium deposits returned to policyholders		449,569 79
Total		$541,448 26
Total Ledger Assets, December 31st, 1928		744,536 76
Total		$1,285,985 02

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$97,520,112 00	$717,072 23
Written or renewed during the year	81,869,150 00	602,769 84
Total	$179,389,262 00	$1,319,842 07
Deduct expirations and cancellations	76,338,610 00	570,189 83
Net amount in force 31st December, 1928	$103,050,652 00	$749,652 24

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $10,129,478.68.

Net losses paid since organization, $835,917.07.

Unabsorbed premium deposits paid policyholders since organization, $8,079,998.06.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 86%; 3 years, 80%; 4 years, 72%; 5 years, 65%.

Average percentage of cash premium deposits returned to date, 81.11%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $50,000.00.

Largest net aggregate amount insured in any one hazard, $50,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$1,804,485 00
Less risks cancelled	130,240 00
Net risks written	$1,674,245 00
Gross premium deposit on risks written and renewed	$13,477 41
Less return premium deposit on cancellations and expirations	8,591 60
Net premium deposit received	$4,885 81

Business in the Province of Ontario during 1928—*Continued*

Losses paid (deducting salvage)	$$70 41
Net losses paid	$70 41
Losses incurred	$67 60
Net losses incurred	$67 60

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1835. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,528,405 99	
stocks	2,428,353 69	
		$3,956,759 68
Cash on hand or in banks and trust companies		353,364 07
Unpaid premium deposits written subsequent to October 1st, 1928		113,305 40
Unpaid premium deposits written prior to October 1st, 1928		1,719 48
Total Ledger Assets		$4,425,148 63

Non-Ledger Assets

Interest due and accrued	$19,775 30
Market value of bonds and stocks over book value	1,368,778 32
Total Non-Ledger Assets	$1,388,553 62
Total Assets	$5,813,702 25
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$1,719 48
Total Admitted Assets	$5,811,982 77

Liabilities

Net amount of unpaid claims	$32,495 40
Unearned premium deposits	1,861,247 06
Salaries, expenses, etc., due or accrued	1,398 91
Taxes due or accrued	9,125 97
Total Liabilities	$1,904,267 34
Surplus of Assets over all Liabilities	3,907,715 43
Total	$5,811,982 77

Income

Gross premium deposits	$2,142,021 32	
Less return premium deposits	295,547 89	
Net premium deposits		$1,846,473 43
Interest on bonds, etc.		239,804 97
Gross profit on sale or maturity of bonds		25,293 80
Gross profit on sale or maturity of stocks		8,934 34
Total Income		$2,120,506 54
Total Ledger Assets, December 31st, 1927		4,069,297 43
Total		$6,189,803 97

Disbursements

Gross amount paid for losses	$121,497 81	
Net amount paid policyholders for losses		$121,497 81
Expenses of administration		38,425 88
Rents		6,760 83
Furniture and fixtures		3,153 35
Inspections and surveys		90,479 76
Taxes, licenses, fees		15,546 11
Postage, telegrams, telephones and express		1,896 85
Legal expenses		248 47
Gross decrease, by adjustment, in book value of bonds, etc		870 10
Gross loss on sale of bonds		304 84
Advertising, printing and stationery		4,036 65
Total Disbursements		$283,220 65
Unused premium deposits returned to policyholders		1,481,434 69
Total		$1,764,655 34
Total Ledger Assets, December 31st, 1928		4,425,148 63
Total		$6,189,803 97

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$515,327,754 00	$3,395,916 30
Written or renewed during the year	324,435,311 00	2,142,021 32
Total	$839,763,065 00	$5,537,937 62
Deduct expirations and cancellations	282,001,859 00	1,919,937 91
Net amount in force 31st December, 1928	$557,761,206 00	$3,617,999 71

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $33,476,453 22.

Net losses paid since organization, $3,626,381 23.

Unabsorbed premium deposits paid policyholders since organization, $26,010,556.41.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, 93.12% (one year policies).

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $600,000.00.

Largest net aggregate amount insured in any one hazard, $600,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$11,202,870 00
Less risks cancelled	1,868,881 00
Net risks written	$9,333,989 00
Gross premium deposit on risks written and renewed	$75,107 47
Less return premium deposit on cancellations and expirations	50,900 38
Net premium deposit received	$24,206 09
Losses paid (deducting salvage)	$2,963 64
Less losses on risks reinsured	.....
Net losses paid	$2,963 64
Losses incurred	$3,485 86
Less losses on risks reinsured	.....
Net losses incurred	$3,485 86

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1871. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$902,185 09	
stocks	1,661,470 46	
		$2,563,655 55
Cash on hand or in banks and trust companies		186,324 44
Unpaid premium deposits written subsequent to October 1st, 1928		67,983 24
Unpaid premium deposits written prior to October 1st, 1928		1,031 69
Total Ledger Assets		$2,818,994 92
Non-Ledger Assets		
Interest due and accrued		$11,952 64
Market value of bonds and stocks over book value		915,701 45
Total Non-Ledger Assets		$927,654 09
Total Assets		$3,746,649 01
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$1,031 69
Total Admitted Assets		$3,745,617 32

Liabilities

Net amount of unpaid claims	$19,497 23
Unearned premium deposits	1,116,748 23
Salaries, expenses, etc., due or accrued	839 35
Taxes due or accrued	5,475 58
Total Liabilities	$1,142,560 49
Surplus of Assets over all Liabilities	2,603,056 93
Total	$3,745,617 32

Income

Gross premium deposits	$1,285,212 79	
Less return premium deposits	177,328 72	
Net premium deposits		$1,107,884 07
Interest on bonds, etc		153,037 98
Gross profit on sale or maturity of bonds		21,199 66
Gross profit on sale or maturity of stocks		3,227 74
Total Income		$1,285,349 45
Total Ledger Assets, December 31st, 1927		2,593,569 04
Total		$3,878,918 49

Disbursements

Gross amount paid for losses	$72,898 69	
Net amount paid policyholders for losses		$72,898 69
Expenses of administration		23,076 24
Rents		4,056 48
Furniture and fixtures		1,892 01
Inspections and surveys		54,287 85
Taxes, licenses, fees		10,818 97
Postage, telegrams, telephones and express		1,138 55
Legal expenses		149 10
Gross decrease, by adjustment, in book value of bonds, etc		14 00
Gross loss on sale of bonds, etc		302 33
Advertising, printing and stationery		2,428 52
Total Disbursements		$171,037 74
Unused premium deposits returned to policyholders		888,860 83
Total		$1,059,923 57
Total Ledger Assets, December 31st, 1928		2,818,994 92
Total		$3,878,918 49

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$309,196,653 00	$2,037,549 78
Written or renewed during the year	194,661,186 00	1,285,212 79
Total	$503,857,839 00	$3,322,762 57
Deduct expirations and cancellations	169,201,115 00	1,151,962 75
Net amount in force, 31st December, 1928	$334,656,724 00	$2,170,799 82

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $20,852,540.84.

Net losses paid since organization, $2,020,324.93.

Unabsorbed premium deposits paid policyholders since organization, $16,440,596.72.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date (one year policies), 86.28%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $350,000.00.

Largest net aggregate amount insured in any one hazard, $350,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$6,721,722 00
Less risks cancelled	1,121,329 00
Net risks written	$5,600,393 00
Gross premium deposit on risks written and renewed	$45,064 49
Less return premium deposit on cancellations and expiration	30,540 23
Net premium deposit received	$14,524 26
Losses paid (deducting salvage)	$1,778 17
Less losses on risks reinsured	.....
Net losses paid	$1,778 17
Losses incurred	$2,091 49
Less losses on risks reinsured	.....
Net losses incurred	$2,091 49

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1884. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Fred'k T. Moses; Vice-Presidents, Carl A. Moses, Max H. Matthes; Secretary, Walter K. Pullen; Treasurer, Fred'k T. Moses.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans on real estate		$58,500 00
Book value of bonds	$454,347 83	
stocks	483,100 62	
		937,448 45
Cash on hand or in banks and trust companies		102,675 79
Unpaid premium deposits written subsequent to October 1st, 1928		43,130 60
Unpaid premium deposits written prior to October 1st, 1928		121 69
Total Ledger Assets		$1,141,876 53

Assets—*Continued*

Non-Ledger Assets

Interest due and accrued	$8,037 68
Market value of bonds and stocks over book value	77,918 55
Total Non-Ledger Assets	$85,956 23
Total Assets	$1,227,832 76
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$121 69
Total Admitted Assets	$1,227,711 07

Liabilities

Net amount of unpaid claims	$9,366 09
Unearned premium deposits	559,601 27
Salaries, expenses, etc., due or accrued	217 27
Taxes, due or accrued	7,245 00
Total Liabilities	$576,429 63
Surplus of Assets over all Liabilities	651,281 44
Total	$1,227,711 07

Income

Gross premium deposits	$694,800 91	
Less return premium deposits	79,978 50	
Net premium deposits		$614,822 41
Interest on bonds, etc		56,888 76
Gross profit on sale or maturity of bonds		10,164 18
Gross profit on sale or maturity of stocks		2,447 19
Total Income		$684,322 54
Total Ledger Assets, December 31st, 1927		1,012,623 74
Total		$1,696,946 28

Disbursements

Gross amount paid for losses	$37,072 18	
Less amount received for salvage	458 57	
Net amount paid policyholders for losses		$36,613 61
Expenses of administration		30,442 27
Agents' compensation (including brokerage)		46 60
Investment expenses		31 95
Rents		1,473 23
Furniture and fixtures		177 86
Inspections and surveys		17,901 12
Taxes, licenses, fees		6,656 22
Postage, telegrams, telephones and express		418 49
Legal expenses		73 43
Gross loss on sale of bonds		195 00
Advertising, printing and stationery		794 25
Total Disbursements		$94,724 03
Unused premium deposits returned to policyholders		460,245 72
Total		$554,969 75
Total Ledger Assets, December 31st, 1928		1,141,876 53
Total		$1,696,946 28

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$142,248,744 00	$950,523 81
Written or renewed during the year	105,324,471 00	694,800 91
Total	$247,573,215 00	$1,645,324 72
Deduct expirations and cancellations	86,553,205 00	596,685 31
Net amount in force 31st December, 1928	$161,020,010 00	$1,048,639 41

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred or on before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $10,819,305.00.

Net losses paid since organization, $1,221,113.20.

Unabsorbed premium deposits paid policyholders since organization, $7,859,221.57.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 86.66%; 3 years, 77.75%; 4 years, 67%.

Average percentage of cash premium deposits returned to date—not available.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $98,000.00.

Largest net aggregate amount insured in any one hazard, $98,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$3,236,849 50
Less risks cancelled	276,931 00
Net risks written	$2,959,918 00
Gross premium deposit on risks written and renewed	$22,165 81
Less return premium deposit on cancellations and expirations	12,678 15
Net premium deposit received	$9,487 66
Losses paid (deducting salvage)	$862 66
Net losses paid	$862 66
Losses incurred	$971 99
Net losses incurred	971 99

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Wm. B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, Wm. B. McBee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,135,667 90	
stocks	980,371 62	
		$2,116,039 52
Cash on hand or in banks and trust companies		136,531 73
Unpaid premium deposits written subsequent to October 1st, 1928		80,830 24
Unpaid premium deposits written prior to October 1st, 1928		1,982 70
Total Ledger Assets		$2,335,384 19
Non-Ledger Assets		
Interest due and accrued		$16,586 45
Market value of bonds and stocks over book value		574,701 48
Total Non-Ledger Assets		$591,287 93
Total Assets		$2,926,672 12
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$1,982 70
Total Admitted Assets		$2,924,689 42

Liabilities

Net amount of unpaid claims	$18,988 15
Unearned premium deposits	1,036,404 25
Salaries, expenses, etc., due or accrued	568 45
Taxes due or accrued	9,020 42
Total Liabilities	$1,064,981 27
Surplus of Assets over all Liabilities	1,859,708 15
Total	$2,924,689 42

Income

Gross premium deposits	$1,244,611 87	
Less return premium deposits	155,834 50	
Net premium deposits		$1,088,777 37
Interest on bonds, etc		118,740 58
Gross profit on sale or maturity of bonds	$8,731 45	
Gross profit on sale or maturiy of stocks	4,481 23	
		13,212 68
Total Income		$1,220,730 63
Total Ledger Assets, December 31st, 1927		2,171,456 92
Total		$3,392,187 55

Disbursements

Gross amount paid for losses	$69,947 59	
Less amount received for salvage	424 96	
Net amount paid policyholders for losses		$69,522 63
Expenses of administration		33,482 66
Agents' compensation (including brokerage)		49 80
Rents		4,284 66
Furniture and fixtures		745 54
Inspections and surveys		52,280 01
Taxes, licenses, fees		10,731 77
Postage, telegrams, telephones and express		1,094 67
Legal expenses		152 50
Gross loss on sale or maturity of bonds	$15 75	
Gross loss on sale or maturity of stocks	829 00	
		844 75
Gross decrease by adjustment in book value of bonds	$2,125 00	
Gross decrease by adjustment in book value of stocks	2,985 25	
		5,110 25
Advertising, printing and stationery		3,494 68
Total Disbursements		$181,793 92
Unused premium deposits returned to policyholders		875,009 44
Total		$1,056,803 36
Total Ledger Assets, December 31st, 1928		2,335,384 19
Total		$3,392,187 55

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$284,578,514 00	$1,867,866 27
Written or renewed during the year	191,958,139 00	1,244,611 87
Total	$476,536,653 00	$3,112,478 14
Deduct expirations and cancellations	168,284,835 00	1,134,391 34
Net amount in force 31st D3cember, 1928	$308,251,818 00	$1,978,086 80

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,979,777.65.

Net losses paid since organization, $1,813,471.97.

Unabsorbed premium deposits paid policyholders since organization, $15,533,817.36.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 77.47%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By charter.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $85,000.00.

Largest net aggregate amount insured in any one hazard, $85,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$6,130,581 00
Less risks cancelled	782,066 00
Net risks written	$5,348,515 00

Gross premium deposit on risks written and renewed	$42,234 43
Less return premium deposit on cancellations and expirations	29,659 32
Net premium deposit received	$12,575 11
Losses paid (deducting salvage)	$2,361 44
Less losses on risks reinsured	.....
Net losses paid	$2,361 44
Losses incurred	$2,586 77
Less losses on risks reinsured	.....
Net losses incurred	$2,586 77

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Organized under the laws of the State of Illinois

Commenced business.—September 9th, 1895. *Initial license in Ontario.*—October 10th, 1927.

OFFICERS

President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$800,215 49	
stocks	43,712 88	
		$843,928 37
Cash on hand or in banks and trust companies		75,701 89
Unpaid premium deposits, written subsequent to October 1st, 1928		45,343 80
Unpaid premium deposits, written prior to October 1st, 1928		770 24
Total Ledger Assets		$965,744 30
Non-Ledger Assets		
Interest due and accrued		$12,134 85
Market value of bonds and stocks over book value		19,602 13
Total Non-Ledger Assets		$31,736 98
Total Assets		$997,481 28
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$770 24
Total Admitted Assets		$996,711 04

Liabilities

Net amount of unpaid claims	$2,840 00
Unearned premium deposits	474,191 26
Salaries, expenses, etc., due or accrued	4,686 57
Taxes due or accrued	3,000 00
Contingent reserve fund	33,007 57
Total Liabilities	$517,725 40
Surplus of Assets over all Liabilities	478,985 64
Total	$996,711 04

Income

Gross premium deposits	$605,579 77	
Less return premium deposits	64,583 92	
Net premium deposits		$540,995 85
Interest on bonds, etc		46,076 29
Other sources		460 09
Gross profit on sale or maturity of bonds		4,683 65
Gross profit on sale or maturity of stocks		262 50
Total Income		$592,478 38
Total Ledger Assets, December 31st, 1927		841,835 11
Total		$1,434,313 49

Disbursements

Gross amount paid for losses	$27,460 25	
Net amount paid policyholders for losses		$27,460 25
Expenses of administration		36,117 74
Rents		4,562 57
Furniture and fixtures		.....
Inspections and surveys		12,462 51
Taxes, licenses, fees		3,742 77
Postage, telegrams, telephones and express		1,021 11
Legal expenses		55 46
Gross decrease, by adjustment, in book value of bonds, etc		587 50
Gross loss on sale of bonds		.....
Advertising, printing and stationery		2,379 83
Miscellaneous		1,804 36
Total Disbursements		$90,194 10
Unused premium deposits returned to policyholders		378,375 09
Total		$468,569 19
Total Ledger Assets, December 31st, 1928		965,744 30
Total		$1,434,313 49

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$111,966,085 00	$771,339 16
Written or renewed during the year	87,923,633 00	605,579 77
Total	$199,889,718 00	$1,376,918 93
Deduct expirations and cancellations	70,664,469 00	500,413 92
Net amount in force 31st December, 1928	$129,225,249 00	$876,505 01

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $6,500,106.23.

Net losses paid since organization, $516,863.29.

Unabsorbed premium deposits paid policyholders since organization, $4,600,186.25.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 79%; 4 years, 70%; 5 years, 60%.

Average percentage of cash premium deposits returned to date, 81.80%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $70,000.00.

Largest net aggregate amount insured in any one hazard, $70,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$2,520,942 00
Less risks cancelled	1,023,610 00
Net risks written	$1,497,332 00
Gross premium deposit on risks written and renewed	$16,703 90
Less return premium deposit on cancellations and expirations	7,558 28
Net premium deposit received	$9,145 62
Losses paid (deducting salvage)	$146 74
Less loses on risks reinsured	.....
Net losses paid	$146 74
Losses incurred	$146 74
Less losses on risks reinsured	.....
Net losses incurred	$146 74

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—January 1st, 1895. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Fred'k T. Moses; Vice-Presidents, Carl A. Moses, Max A. Matthes; Secretary, Walter K. Pullen; Treasurer, Fred'k T. Moses.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans on real estate		$15,500 00
Book value of bonds	$248,222 72	
stocks	255,414 70	
		503,637 42
Cash on hand or in banks and trust companies		41,919 43
Unpaid premium deposits written subsequent to October 1st, 1928		21,565 33
Unpaid premium deposits written prior to October 1st, 1928		60 84
Total Ledger Assets		$582,683 02
Non-Ledger Assets		
Interest due and accrued		$3 846 93
Market value of bonds and stocks over book value		47,051 58
Total Non-Ledger Assets		$50,898 51
Total Assets		$633,581 53
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$60 84
Total Admitted Assets		$633,520 69

Liabilities

Net amount of unpaid claims	$4,684 45
Unearned premium deposits	280,482 55
Salaries, expenses, etc., due or accrued	108 64
Taxes due or accrued	2,761 00
Total Liabilities	$288,036 64
Surplus of Assets over all Liabilities	345,484 05
Total	$633,520 69

Income

Gross premium deposits	$347,459 82	
Less return premium deposits	40,058 79	
Net premium deposits		$307,401 03
Interest on bonds, etc		29,230 23
Gross profit on sale or maturity of bonds		5,197 84
Gross profit on sale or maturity of stocks		1,050 15
Total Income		$342,879 25
Total Ledger Assets, December 31st, 1927		523,741 65
Total		$866,620 90

Disbursements

Gross amount paid for losses	$18,631 90	
Less amount received for salvage	229 28	
Net amount paid policyholders for losses		$18,402 62
Expenses of administration		15,547 41
Agents' compensation (including brokerage)		48 30
Rents		764 09
Furniture and fixtures		88 93
Inspections and surveys		9,121 04
Taxes, licenses, fees		3,754 46
Postage, telegrams, telephones and express		204 93
Legal expenses		37 32
Gross loss on sale of bonds and stocks		.....
Advertising, printing and stationery		395 01
Miscellaneous		11 60
Total Disbursements		$48,375 71

Disbursements—*Continued*

Unused premium deposits returned to policyholders	$235,562 17
Total	$283,937 88
Total Ledger Assets, December 31st, 1928	582,683 02
Total	$866,610 90

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$72,470,677 00	$486,103 62
Written or renewed during the year	52,662,235 00	347,459 82
Total	$125,132,912 00	$833,563 44
Deduct expirations and cancellations	44,254,970 00	305,294 38
Net amount in force 31st December, 1928	$80,877,942 00	$528,269 06

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $4,815,405.24.

Net losses paid since organization, $453,615.35.

Unabsorbed premium deposits paid policyholders since organization, $3,520,407.11.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 86.66%; 3 years, 77.77%; 4 years, 67%.

Average percentage of cash premium deposits returned to date)—not obtainable.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-law.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $49,000.00.

Largest net aggregate amount insured in any one hazard, $49,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$1,618,425 00
Less risks cancelled	138,466 00
Net risks written	$1,479,959 00
Gross premium deposit on risks written and renewed	$11,082 91
Less return premium deposit on cancellations and expirations	6,345 09
Net premium deposit received	$4,737 82
Losses paid (deducting salvage)	$431 48
Less losses on risks reinsured	.....
Net losses paid	$431 48
Losses incurred	$486 15
Less losses on risks reinsured	.....
Net losses incurred	$486 15

NATIONAL MUTUAL ASSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—January 1st, 1902. *Initial license in Ontario.*—October 21st, 1927.

OFFICERS

President, Fred'k A. Downes; Vice-Presidents, Alfred Crawford, Herbert P. Onyx, John C. Reig; Secretary, Geo. C. Hopson; Treasurer, Fred'k A. Downes.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1177 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$220,474 22	
stocks	2,250 00	
		$222,724 22
Cash on hand or in banks and trust companies		26,290 51
Unpaid premium deposits written subsequent to October 1st, 1928		10,341 92
Total Ledger Assets		$259,356 65

Non-Ledger Assets

Interest due and accrued	$3,147 75
Market value of bonds and stocks over book value	1,190 78
Total Non-Ledger Assets	$4,338 53
Total Assets	$263,695 18
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	.....
Total Admitted Assets	$263,695 18

Liabilities

Net amount of unpaid claims	$1,504 45
Unearned premium deposits	135,423 10
Salaries, expenses, etc., due or accrued	150 00
Taxes due or accrued	1,350 00
Total Liabilities	$138,427 55
Surplus of Assets over all Liabilities	125,267 63
Total	$263,695 18

Income

Gross premium deposits	$231,736 08	
Less return premium deposits	24,798 18	
Net premium deposits		$206,937 90
Interest on bonds, etc		11,968 80
Gross profit on sale or maturity of bonds		236 75
Total Income		$219,143 45
Total Ledger Assets, December 31st, 1927		253,897 08
Total		$473,040 53

Disbursements

Gross amount paid for losses	$13,525 73	
Less amount received for salvage	936 00	
Net amount paid policyholders for losses		$12,589 73
Expenses of administration		16,140 41
Auditors' fees		150 00
Rents		3,144 83
Furniture and fixtures		43 30
Inspections and surveys		5,906 07
Taxes, licenses, fees		1,728 37
Postage, telegrams, telephones and express		230 85
Legal expenses		150 57
Advertising, printing and subscriptions		738 38
Miscellaneous		20 00
Total Disbursements		$40,842 51
Unused premium deposits returned to policyholders		172,841 37
Total		$213,683 88
Total Ledger Assets, December 31st, 1928		259,356 65
Total		$473,040 53

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$34,204,465 00	$250,757 10
Written or renewed during the year	31,267,386 00	231,736 08
Total	$65,471,851 00	$482,493 18
Deduct expirations and cancellations	28,885,155 00	216,794 04
Net amount in force, 31st December, 1928	$36,586,696 00	$265,699 14

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $3,385,940.24.

Net losses paid since organization, $261,917.48.

Unabsorbed premium deposits paid policyholders since organization, $2,677,952.94.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 75%; 4 years, 67%; 5 years, 61%.

Average percentage of cash premium deposits returned to date, 85.35%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $20,000.00.

Largest net aggregate amount insured in any one hazard, $20,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$516,090 00
Less risks cancelled	47,810 00
Net risks written	$468,280 00
Gross premium deposit on risks written and renewed	$4,128 27
Less return premium deposit on cancellations and expirations	3,323 71
Net premium deposit received	$804 56
Losses paid (deducting salvage)	$7 36
Less losses on risks reinsured	.....
Net losses paid	$7 36
Losses incurred	$5 96
Less losses on risks reinsured	.....
Net losses incurred	$5 96

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—1887. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, D. W. Lane; Vice-President, Waldo E. Pratt; Secretary, G. H. Gibson; Treasurer D. W. Lane.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$654,473 45	
stocks	17,700 00	
		$672,473 45
Cash on hand or in banks and trust companies		80,049 94
Unpaid premium deposits written subsequent to October 1st, 1928		28,201 32
Unpaid premium deposits written prior to October 1st, 1928		106 06
Total Ledger Assets		$780,830 77
Non-Ledger Assets		
Interest due and accrued		$9,798 11
Market value of bonds and stocks over book value		25,976 55
Total Non-Ledger Assets		$35,774 66
Total Assets		$816,605 43
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$106 06
Total Admitted Assets		$816,499 37

Liabilities

Net amount of unpaid claims	$5,632 17
Unearned premium deposits	323,192 66
Salaries, expenses, etc., due or accrued	500 00
Taxes due or accrued	710 00
Total Liabilities	$330,034 83
Surplus of Assets over all Liabilities	486,464 54
Total	$816,499 37

Income

Gross premium deposits	$510,723 90	
Less return premium deposits	48,061 08	
Net premium deposits		$462,662 82
Interest on bonds, etc		36,604 05
Gross profit on sale or maturity of bonds		387 50
Total Income		$499,654 37
Total Ledger Assets, December 31st, 1927		766,188 62
Total		$1,265,842 99

Disbursements

Gross amount paid for losses	$21,045 22	
Net amount paid policyholders for losses		$21,045 22
Expenses of administration		22,485 00
Rents		1,942 78
Furniture and fixtures		236 00
Inspections and surveys		12,753 70
Taxes, licenses, fees		2,077 63
Postage, telegrams, telephones and express		384 20
Legal expenses		55 72
Advertising, printing and stationery		673 76
Miscellaneous		18 82
Gross decrease by adjustment in book value of bonds		212 50
Total Disbursements		$61,885 33
Unused premium deposits returned to policyholders		423,126 89
Total		$485,012 22
Total Ledger Assets, December 31st, 1928		780 830 77
Total		$1,265,842 99

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$96,121,309 00	$624,751 17
Written or renewed during the year	80,373,735 00	510,723 90
Total	$176,495,044 00	$1,135,475 07
Deduct expirations and cancellations	77,345,218 00	509,279 14
Net amount in force, 31st December, 1928	$99,149,826 00	$626,195 93

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $8,516,560.80.

Net losses paid since organization, $553,975.68.

Unabsorbed premium deposits paid policyholders since organization, $6,992,363.88.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 82%; 4 years, 77%.

Average percentage of cash premium deposits returned to date, 87.88%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $100,000.00.

Largest net aggregate amount insured in any one hazard, $100,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$1,693,685 00
Less risks cancelled	103,901 00
Net risks written	$1,589,784 00
Gross premium deposit on risks written and renewed	$12,835 24
Less return premium deposit on cancellations and expirations	10,972 03
Net premium deposit received	$1,863 21
Losses paid (deducting salvage)	$2,100 02
Less losses on risks reinsured	.....
Net losses paid	$2,100 02
Losses incurred	$2,102 60
Less losses on risks reinsured	.....
Net losses incurred	$2,102 60

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania

Commenced business.—November 1st, 1880. *Initial license in Ontario.*—September 8th, 1927.

OFFICERS

President, E. I. Atlee; Vice-President, R. H. Morris; Secretary, R. L. Hudson; Treasurer, E. I. Atlee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,315,789 63	
stocks	214,126 59	
		$1,529,916 22
Cash on hand or in banks and trust companies		142,119 60
Unpaid premium deposits written subsequent to October 1st, 1928		65,348 42
Unpaid premium deposits written prior to October 1st, 1928		934 07
Total Ledger Assets		$1,738,318 31
Non-Ledger Assets		
Interest due and accrued		$18,343 45
Market value of bonds and stocks over book value		255,706 78
Total Non-Ledger Assets		$274,050 23
Total Assets		$2,012,368 54
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$934 07
Total Admitted Assets		$2,011,434 47

Liabilities

Net amount of unpaid claims	$15,828 87
Unearned premium deposits	833,700 99
Salaries, expenses, etc., due or accrued	76 16
Taxes due or accrued	3,175 54
Estimated adjustment expense	100 00
Total Liabilities	$852,881 56
Surplus of Assets over all Liabilities	1,158,552 91
Total	$2,011,434 47

Income

Gross premium deposits	$1,074,113 50	
Less return premium deposits	129,237 97	
Net premium deposits		$944,875 53
Interest on bonds, etc.		85,973 57
Gross profit on sale or maturity of bonds	$8,197 50	
Gross profit on sale or maturity of stocks	3,663 75	
		11,861 25
Total Income		$1,042,710 35
Total Ledger Assets, December 31st, 1927		1,636,125 53
Total		$2,678,835 88

Disbursements

Gross amount paid for losses	$54,690 88	
Less amount received for salvage	133 07	
Net amount paid policyholders for losses		$54,557 91
Agents' allowances		51 85
Expenses of administration		55,033 94
Rents		7,578 00
Furniture and fixtures		538 57
Inspections and surveys		48,836 74
Taxes, licenses, fees		4,114 92
Postage, telegrams, telephones and express		1,173 96
Legal expenses		118 40
Advertising, printing and stationery		3,179 45
Gross loss on sale of bonds		10 13
Gross decrease by adjustment in book value of bonds and stocks		10,000 00
Total Disbursements		$185,193 87
Unused premium deposits returned to policyholder		755,323 70
Total		$940,517 57
Total Ledger Assets, December 31st, 1928		1,738,318 31
Total		$2,678,835 88

Risks and Premium Deposits

	All risks *(Fire)	Gross premium deposits thereon
In force on 31st December, 1927	$220,189,659 00	$1,529,341 50
Written or renewed during the year	154,091,162 00	1,074,113 50
Total	$374,280,821 00	$2,603,455 00
Deduct expirations and cancellations	137,377,976 00	983,539 99
Net amount in force, 31st December, 1928	$236,902,845 00	$1,619,915 01

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $18,569,905.66.

Net losses paid since organization, $1,527,334.23.

Unabsorbed premium deposits paid policyholders since organization, $14,229,812.55.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 87%; 3 years, 80%; 4 years, 72%.

Average percentage of cash premium deposits returned to date, 77.26%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $175,000.00.

Largest net aggregate amount insured in any one hazard, $175,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$3,974,790 00
Less risks cancelled	684,325 00
Net risks written	$3,290,465 00
Gross premium deposit on risks written and renewed	$28,180 83
Less return premium deposit on cancellations and expirations	4,554 61
Net premium deposit received	$23,626 22
Losses paid (deducting salvage)	$355 87
Less losses on risks reinsured	.....
Net losses paid	$355 87
Losses incurred	$430 76
Less losses on risks reinsured	.....
Net losses incurred	$430 76

*Tornado and sprinkler leakage included without additional premium deposit.

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Organized under the laws of the State of Illinois

Commenced business.—September 1st, 1887. *Initial license in Ontario.*—October 10th, 1927.

OFFICERS

President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Mortgage loans on real estate		$18,000 00
Book value of bonds	$1,242,288 52	
stocks	46,250 00	
		1,288,538 52
Cash on hand or in banks and trust companies		119,307 42
Unpaid premium deposits written subsequent to October 1st, 1928		67,396 54
Unpaid premium deposits written prior to October 1st, 1928		1,155 36
Other ledger assets		4,186 57
Total Ledger Assets		$1,499,184 41
Non-Ledger Assets		
Interest due and accrued		$19,519 62
Market value of bonds and stocks over book value		47,530 23
Total Non-Ledger Assets		$67,049 85
Total Assets		$1,566,234 26
Deduct assets not admitted:		
Bills receivable, past due, taken for premiums		$1,155 36
Total Admitted Assets		$1,565,078 90

Liabilities

Net amount of unpaid claims	$4,260 00
Unearned premium deposits	720,085 97
Salaries, expenses, etc., due or accrued	700 00
Taxes due or accrued (estimated)	4,000 00
Reserve for contingent fund	47,207 66
Total Liabilities	$776,253 63
Surplus of Assets over all Liabilities	788,825 27
Total	$1,565,078 90

Income

Gross premium deposits	$908,407 63	
Less return premium deposits	98,689 08	
Net premium deposits		$809,718 55
Interest on mortgages, bonds, etc		73,424 58
Commissions		49 31
Gross profit on sale or maturity of bonds	$6,304 90	
Gross profit on sale or maturity of stocks	262 50	
		6,567 40
Total Income		$889,759 84
Total Ledger Assets, December 31st, 1927		1,356,730 46
Total		$2,246,490 30

Disbursements

Gross amount paid for losses	$42,548 81	
Less amount received for salvage	.....	
Net amount paid policyholders for losses		$42,548 81
Expenses of administration		53,981 13
Rents		6,843 89
Inspections and surveys		19,870 23
Taxes, licenses, fees		4,617 31
Postage, telegrams, telephones and express		1,528 60
Legal expenses		32 84
Gross decrease, by adjustment in book value of bonds and stocks		337 50
Advertising, printing and stationery		3,623 16

Other disbursements	$2,434 81
Borrowed money repaid	4,000 00
Total Disbursements	$139,818 28
Unused premium deposits returned to policyholders	607,487 61
Total	$747,305 89
Total Ledger Assets, December 31st, 1928	1,499,184 41
Total	$2,246,490 30

Risks and Premium Deposits

	All risks (Fire)	Gross premium deposits thereon
In force on 31st December, 1927	$179,970,582 00	$1,238,848 00
Written or renewed during the year	131,885,822 00	908,407 63
Total	$311,856,404 00	$2,147,255 63
Deduct expirations and cancellations	113,273,049 00	800,237 79
In force, December 31st, 1928	$198,583,355 00	$1,347,017 84
Deduct amount reinsured	.....	.....
Net amount in force 31st December, 1928	$198,583,355 00	$1,347,017 84

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $11,372,650.16.

Gross net losses paid since organization, $1,037,600.82.

Unabsorbed premium deposits paid policyholders since organization, $8,092,902.20.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 79%; 4 years, 70%.

Average percentage of cash premiums deposits returned to date, 80.72%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by by-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five times.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $150,000.00.

Largest net aggregate amount insured in any one hazard, $150,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$3,781,413 00
Less risks cancelled	1,853,778 00
Net risks written	$1,927,635 00
Gross premium deposit on risks written and renewed	$25,055 86
Less return premium deposit on cancellations and expirations	13,208 24
Net premium deposit received	$11,847 62
Losses paid (deducting salvage)	$222 81
Less losses on risks reinsured	.....
Net losses paid	$222 81
Losses incurred	$222 81
Less losses on risks reinsured	.....
Net losses incurred	$222 81

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—1848. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,546,067 32	
stocks	2,607,618 36	
		$4,153,685 68
Cash on hand or in banks and trust companies		320,140 51
Unpaid premium deposits written subsequent to October 1st, 1928		113,305 39
Unpaid premium deposits written prior to October 1st, 1928		1,719 49
Total Ledger Assets		$4,688,851 07
Non-Ledger Assets		
Interest due and accrued		$19,773 45
Market value of bonds and stocks over book value		$1,590,063 32
Total Non-Ledger Assets		$1,609,836 77
Total Assets		$6,198,687 84
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$1,719 49
Total Admitted Assets		$6,196,968 35

Liabilities

Net amount of unpaid claims	$32,495 40
Unearned premium deposits	1,861,247 06
Salaries, expenses, etc., due or accrued	1,398 91
Taxes due or accrued	9,125 97
Total Liabilities	$1,904,267 34
Surplus of Assets over all Liabilities	4,292,701 01
Total	$6,196,968 35

Income

Gross premium deposits	$2,142,021 32	
Less return premium deposits	295,547 89	
Net premium deposits		$1,846,473 43
Interest on bonds, etc		250,068 41
Gross profit on sale or maturity of bonds	$31,656 27	
Gross profit on sale or maturity of stocks	8,491 88	
		40,148 15
Total Income		$2,136,689 99
Total Ledger Assets, December 31st, 1927		4,218,253 12
Total		$6,354,943 11

Disbursements

Gross amount paid for losses	$121,497 81	
Less amount received for salvage	.....	
Net amount paid policyholders for losses		$121,497 81
Expenses of administration		38,425 88
Rents		6,760 83
Furniture and fixtures		3,153 35
Inspections and surveys		90,479 76
Taxes, licenses, fees		17,181 71
Postage, telegrams, telephones and express		1,912 25
Legal expenses		248 47
Gross decrease, by adjustment in book value of bonds, etc		667 91
Gross loss on sale of bonds		292 73
Advertising, printing and stationery		4,036 65
Total Disbursements		$284,657 35
Unused premium deposits returned to policyholders		1,481,434 69
Total		$1,766,092 04
Total Ledger Assets, December 31st, 1928		4,588,851 07
Total		$6,354,943 11

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$515,327,754 00	$3,395,916 30
Written or renewed during the year	324,435,311 00	2,142,021 32
Total	$839,763,065 00	$5,537,937 62
Deduct expirations and cancellations	282,001,859 00	1,919,937 91
Net amount in force, 31st December, 1928	$557,761,206 00	$3,617,999 71

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $39,848,227.52.

Net losses paid since organization, $4,104,112.47.

Unabsorbed premium deposits paid policyholders since organization, $31,823,459.31.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits.—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%; 5 years, 79%.

Average percentage of cash premium deposits returned to date (one-year policies), 85.59%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit.

ANSWER.—Five times.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $600,000.00.

Largest net aggregate amount insured in any one hazard, $600,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$11,202,870 00
Less risks cancelled	1,868,881 00
Net risks written	$9,333,989 00
Gross premium deposit on risks written and renewed	$75,107 47
Less return premium deposit on cancellations and expirations	50,900 37
Net premium deposit received	$24,207 10
Losses paid (deducting salvage)	$2,963 64
Less losses on risks reinsured	.....
Net losses paid	$2,963 64
Losses incurred	$3,485 86
Less losses on risks reinsured	.....
Net losses incurred	$3,485 86

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—January 15th, 1885. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Arthur H. Lowe; Vice-President, Wm. B. Brophy; Secretary, Edward H. Williams; Treasurer, Wm. B. Brophy.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,649,367 52	
Book value of stocks	28,400 00	
		$1,677,767 52
Cash on hand or in banks and trust companies		99,275 39
Unpaid premium deposits written subsequent to October 1st, 1928		52,841 10
Unpaid premium deposits written prior to October 1st, 1928		1,653 21
Total Ledger Assets		$1,831,537 22
Non-Ledger Assets		
Interest due and accrued		$23,950 00
Market value of bonds and stocks over book value		67,352 48
Total Non-Ledger Assets		$91,302 48
Total Assets		$1,922,839 70
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928		$1,653 21
Total Admitted Assets		$1,921,186 49

Liabilities

Net amount of unpaid claims	$13,366 00
Unearned premium deposits	694,715 10
Salaries, expenses, etc., due or accrued	1,911 12
Taxes due or accrued	3,293 34
Total Liabilities	$713,285 56
Surplus of Assets over all Liabilities	1,207,900 93
Total	$1,921,186 49

Income

Gross premium deposits	$975,562 56	
Less return premium deposits	105,074 25	
Net premium deposits		$870,488 31
Interest on bonds, etc.		83,059 72
Overdue accounts		131 85
Return premium on forgery bond cancelled		382 50
Gross profit on sale or maturity of bonds		2,711 52
Total Income		$956,773 90
Total Ledger Assets, December 31st, 1927		1,711,960 23
Total		$2,668,734 13

Disbursements

Gross amount paid for losses	$41,188 51	
Less amount received for salvage	579 78	
Net amount paid policyholders for losses		$40,608 73
Expenses of administration		26,525 30
Agents' compensation (including brokerage)		106 85
Rents		3,336 03
Furniture and fixtures		634 65
Inspections and surveys		24,358 30
Taxes, licenses, fees		4,535 67
Postage, telegrams, telephones and express		744 93
Legal expenses		101 27
Gross decrease, by adjustment, in book value of bonds, etc.		225 00
Advertising, printing and stationery		2,737 83
Miscellaneous: Premium on forgery bond written		276 25
Total Disbursements		$104,190 81
Unused premium deposits returned to policyholders		733,006 10
Total		$837,196 91
Total Ledger Assets, December 31st, 1928		1,831,537 22
Total		$2,668,734 13

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$181,660,018 00	$1,274,747 40
Written or renewed during the year	140,350,629 00	975,562 56
Total	$322,010,647 00	$2,250,309 96
Deduct expirations and cancellations	127,119,608 00	910,259 64
Net amount in force, 31st December, 1928	$194,891,039 00	$1,340,050 32

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $19,212,508.77.

Net losses paid since organization, $1,867,439.65.

Unabsorbed premium deposits paid policyholders since organization, $14,764,004.02.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 94%; 2 years, 88%; 3 years, 83%.

Average percentage of cash premium deposits returned to date, 84.45%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the Company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $80,000.00.

Largest net aggregate amount insured in any one hazard, $80,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$3,787,527 00
Less risks cancelled	336,559 00
Net risks written	$3,447,968 00
Gross premium deposit on risks written and renewed	$27,115 98
Less return premium deposit on cancellations and expirations	19,271 71
Net premium deposit written	$7,844 27
Losses paid (deducting salvage)	$207 77
Less losses on risks reinsured	.....
Net losses paid	$207 77
Losses incurred	$214 98
Less losses on risks reinsured	.....
Net losses incurred	$214 98

STANDARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

Organized under the laws of the State of Pennsylvania.

Commenced business —January 1st, 1893. *Initial license in Ontario.*—September 14th, 1927.

OFFICERS

President, E. I. Atlee; Vice-Presidents, E. H. Morris, Frank Eisenhower; Secretary, F. G. Leser; Treasurer, E. I. Atlee.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$288,999 74	
Book value of stocks	42,197 50	
		$331,197 24
Cash on hand or in banks and trust companies		39,382 63
Unpaid premium deposits written subsequent to October 1st, 1928		9,046 58
Unpaid premium deposits written prior to October 1st, 1928		205 22
Total Ledger Assets		$379,831 67
Non-Ledger Assets		
Interest due and accrued		$4,312 84
Total Non-Ledger Assets		$4,312 84
Total Assets		$384,144 51
Deduct assets not admitted:		
Unpaid premium deposits written prior to October 1st, 1928	$205 22	
Book value of bonds and stocks over market value	5,277 24	
		$5,482 46
Total Admitted Assets		$378,662 05

Liabilities

Net amount of unpaid claims	$2,097 00
Unearned premium deposits	184,997 08
Salaries, expenses, etc., due or accrued	207 59
Taxes due or accrued	1,203 46
Total Liabilities	$188,505 13
Surplus of Assets over all Liabilities	190,156 92
Total	$378,662 05

Income

Gross premium deposits	$260,093 20	
Less return premium deposits	31,442 15	
Net premium deposits		$228,651 05
Interest on bonds, etc.		17,504 05
Gross profit on sale or maturity of bonds		4,762 50
Total Income		$250,917 60
Total Ledger Assets, December 31st, 1927		373,420 26
Total		$624,337 86

Disbursements

Gross amount paid for losses	$10,709 74	
Less amount received for salvage	402 86	
Net amount paid policyholders for losses		$10,306 88
Loss adjustment expenses		2 68
Agents' allowances		71 37
Expenses of administration		14,248 56
Rents		1,854 20
Furniture and fixtures		526 73
Inspections and surveys		13,153 55
Taxes, licenses, fees		1,677 34
Postage, telegrams, telephones and express		390 96
Legal expenses		34 82
Gross decrease by adjustment in book value of bonds, etc		2,000 00
Gross loss on sale or maturity of Ledger Assets		1,542 75
Advertising, printing and stationery		1,513 47
Total Disbursements		$47,323 31
Unused premium deposits returned to policyholders		197,182 88
Total		$244,506 19
Total Ledger Assets, December 31st, 1928		379,831 67
Total		$624,347 86

Risks and Premium Deposits

	All risks	Gross premium deposits thereon
In force on 31st December, 1927	$48,138,188 00	$353,089 59
Written or renewed during the year	34,954,186 00	260,093 20
Total	$83,092,374 00	$613,182 79
Deduct expirations and cancellations	33,735,338 00	253,758 53
Net amount in force, 31st December, 1928	$49,457,036 00	$359,424 26

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $5,644,100.16.

Net losses paid since organization, $458,847.59.

Unabsorbed premium deposits paid policyholders since organization, $4,487,614.79.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 92%; 2 years, 84%; 3 years, 75%; 4 years, 68%.

Average percentage of cash premium deposits returned to date, 77.26%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $100,000.00.

Largest net aggregate amount insured in any one hazard, $100,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$660,690 00
Less risks cancelled	84,180 00
Net risks written	$576,510 00
Gross premium deposit on risks written and renewed	$5,153 44
Less return premium deposit on cancellations and expirations	4,154 60
Net premium deposit received	$998 84
Losses paid (deducting salvage)	$21 88
Less losses on risks reinsured	.....
Net losses paid	$21 88
Losses incurred	$30 16
Less losses on risks reinsured	.....
Net losses incurred	$30 16

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island.

Commenced business.—February 26th, 1855. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Perigree, Clarke Freeman, Hovey T. Freeman, Arthur A. Longley; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,959,207 97	
Book value of stocks	3,103,609 81	
		$5,062,817 78
Cash on hand or in banks and trust companies		374,022 02
Unpaid premium deposits written subsequent to October 1st, 1928		135,966 48
Unpaid premium deposits written prior to October 1st, 1928		2,063 38
Total Ledger Assets		$5,574,869 66

Non-Ledger Assets

Interest due and accrued	$24,052 08
Market value of bonds and stocks over book value	1,808,406 22
Total Non-Ledger Assets	$1,832,458 30
Total Assets	$7,407,327 96
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$2,063 38
Total Admitted Assets	$7,405,264 58

Liabilities

Net amount of unpaid claims	$38,994 46
Unearned premium deposits	2,233,496 50
Salaries, expenses, etc., due or accrued	1,678 70
Taxes due or accrued	10,951 16
Total Liabilities	$2,285,120 82
Surplus of Assets over all Liabilities	5,120,143 76
Total	$7,405,264 58

Income

Gross premium deposits	$2,570,425 57	
Less return premium deposits	354,657 41	
Net Premium Deposits		$2,215,768 16
Interest on bonds, etc.		296,960 08
Gross profit on sale or maturity of bonds		42,842 10
Gross profit on sale or maturity of stocks		16,446 32
Total Income		$2,572,016 66
Total Ledger Assets, December 31st, 1927		5,119,793 64
Total		$7,691,810 30

Disbursements

Gross amont paid for losses	$145,797 39	
Net amount paid policyholders for losses		$145,797 39
Expenses of administration		46,100 63
Rents		8,112 91
Furniture and fixtures		3,784 03
Inspections and surveys		108,575 68
Taxes, licenses, fees		19,118 96
Postage, telegrams, telephones and express		2,276 44
Legal expenses		298 19
Gross decrease, by adjustment in book value of bonds, etc.		11 50
Gross loss on sale of bonds		292 73
Advertising, printing and stationery		4,850 51
Total Disbursements		$339,218 97

Disbursements—*Continued*

Unused premium deposits returned to policyholders	$1,777,721 67
Total	$2,116,940 64
Total Ledger Assets, December 31st, 1928	5,574,869 66
Total	$7,691,810 30

Risks and Premium Deposits

	All risks (Fire and other than fire)	Gross Premium Deposits thereon
In force on 31st December, 1927	$618,393,305 00	$4,075,099 57
Written or renewed during the year	389,322,373 00	2,570,425 57
Total	$1,007,715,678 00	$6,645,525 14
Deduct expirations and cancellations	338,402,231 00	2,303,925 49
Net amount in force, 31st December, 1928	$669,313,447 00	$4,341,599 65

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $56,820 752,67.

Net losses paid since organization, $6,345,825.08.

Unabsorbed premium deposits paid policyholders since organization, $45,524,933,84.

Percentage of cash premium deposits returned during year on unexpired polices as unused premium deposits:—1 year, 95%; 2 years, 91%; 3 years, 87%; 4 years, 83%.

Average percentage of cash premium deposits returned to date, one year policies, 84.32%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—Fixed by policy.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insurred in any one hazasd, $750,000.00.

Largest net aggregate amount insured in any one hazard, $750,000.00.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$13,443,443 00
Less risks cancelled	2,242,657 00
Net risks written	$11,200,786 00
Gross premium deposit on risks written and renewed	$90,128 97
Less return premium deposit on cancellation and expiration	61,080 41
Net premium deposit received	$29,048 56
Losses paid (deducting salvage)	$3,556 37
Less losses on risks reinsured	.....
Net losses paid	$3,556 37
Losses incurred	$4,183 02
Less losses on risks reinsured	.....
Net losses incurred	$4,183 02

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Organized under the laws of the State of Rhode Island

Commenced business.—January 1st, 1874. *Initial license in Ontario.*—August 27th, 1927.

OFFICERS

President, Chas. C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Chas. C. Stover.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$1,512,545 85	
Book value of stocks	158,728 86	
		$1,671,274 71
Cash on hand or in banks and trust companies		149,342 35
Unpaid premium deposits written subsequent to October 1st, 1928		51,789 27
Unpaid premium deposits written prior to October 1st, 1928		1,993 89
Total Ledger Assets		$1,874,400 22

Non-Ledger Assets

Interest due and accrued	$18,214 87
Market value of bonds and stocks over book value	8,461 29
Total Non-Ledger Assets	$26,676 16
Total Assets	$1,901,076 38
Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$1,993 89
Total Admitted Assets	$1,899,082 49

Liabilities

Net amount of unpaid claims	$10,824 64
Unearned premium deposits	785,735 27
Salaries, expenses, etc., due or accrued	743 99
Taxes due or accrued	5,685 41
Total Liabilities	$802,989 31
Surplus of Assets over all Liabilities	1,096,093 18
Total	$1,899,082 49

Income

Gross premium deposits	$951,787 80	
Less return premium deposits	107,978 76	
Net premium deposits		$843,809 04
Interest on bonds, etc.		76,860 15
Interest on overdue premium deposit		228 32
Gross profit on sale or maturity of bonds, etc.		19,423 43
Total Income		$940,320 94
Total Ledger Assets, December 31st, 1927		1,779,992 50
Total		$2,720,313 44

Disbursements

Gross amount paid for losses	$55,866 14	
Net amount paid policyholders for losses		$55,866 14
Expenses of administration		30,300 38
Rents		4,705 78
Furniture and fixtures		888 65
Inspections and surveys		35,143 39
Taxes, licenses, fees		6,695 77
Postage, telegrams, telephones and express		959 57
Legal expenses		143 33
Gross loss on sale of bonds		865 62
Advertising, printing and stationery		3,163 20
Miscellaneous		5,815 28
Total Disbursements		$144,547 11
Unused premium deposits returned to policyholders		701,366 11
Total		$845,913 22
Total Ledger Assets, December 31st, 1928		1,874,400 22
Total		$2,720,313 44

Risks and Premium Deposits

	All risks	Gross premium deposits thereon
In force on 31st December, 1927	$207,728,820 00	$1,432,409 21
Written or renewed during the year	138,711,107 00	951,787 80
Total	$346,439,927 00	$2,384,197 01
Deduct expirations and cancellations	126,649,101 00	896,583 17
Net amount in force, 31st December, 1928	$219,790,826 00	$1,487,613 84

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $22,035,971.37.

Net losses paid since organization, $2,253,117.12.

Unabsorbed premium deposits paid policyholders since organization, $17,273,026.99.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 93%; 2 years, 90.53%; 3 years, 83.84%; 4 years, 85.08%; 5 years, 78.32%.

Average percentage of cash premium deposits returned to date, 85.49%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By policy contract.

How many times the cash premium deposit is the deposit note or contingent premium deposit?

ANSWER.—Five.

Does any officer, director or principal receive any commission on the business of the company?

ANSWER.—No.

Largest gross aggregate amount insured in any one hazard, $125,000.

Largest net aggregate amount insured in any one hazard, $125,000.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$4,129,887 00
Less risks cancelled	585,825 00
Net risks written	$3,544,062 00
Gross premium deposit on risks written and renewed	$29,052 41
Less return premium deposit on cancellations and expiration	4,018 98
Net premium deposit received	$25,033 43
Losses paid (deducting salvage)	$414 36
Less losses on risks reinsured	.....
Net losses paid	$414 36
Losses incurred	$383 35
Less losses on risks reinsured	.....
Net losses incurred	$383 35

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, WORCESTER, MASS.

Organized under the laws of the State of Massachusetts

Commenced business.—March 31st, 1855. *Initial license in Ontario.*—September 8th, 1927.

OFFICERS

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Representative in Canada.—W. A. Young.

Chief Representative in Ontario.—W. A. Young, 1477 King Street West, Toronto.

Statement for the Year Ending 31st December, 1928

Assets

Book value of bonds	$2,215,170 04	
Book value of stocks	40,843 00	
		$2,256,013 04
Cash on hand or in banks and trust companies		291,077 51
Unpaid premium deposits written subsequent to October 1st, 1928		101,144 60
Unpaid premium deposits written prior to October 1st, 1928		1,212 72
Total Ledger Assets		$2,649,447 87
Non-Ledger Assets		
Interest accrued on bonds		$33,423 53
Market value of bonds and stocks over book value		25,508 96
Total Non-Ledger Assets		$59,932 49
Total Assets		$2,708,380 36

Deduct assets not admitted:	
Unpaid premium deposits written prior to October 1st, 1928	$1,212 72
Total Admitted Assets	$2,707,167 64

Liabilities

Net amount of unpaid claims	$21,147 86
Unearned premium deposits	1,142,228 97
Salaries, expenses, etc., due or accrued	1,000 00
Taxes due or accrued	4,500 00
Discount on Canadian bank balance	119 59
Estimated expenses of investigation and adjustment of unpaid losses	214 41
Total Liabilities	$1,169,210 83
Surplus of Assets over all Liabilities	1,537,956 81
Total	$2,707,167 64

Income

Gross premium deposits	$1,733,138 28	
Less return premium deposits	182,621 17	
Net premium deposits		$1,550,517 11
Interest on bonds, etc.		110,914 95
Gross profit on sale or maturity of bonds		1,520 00
Total Income		$1,662,952 06
Total Ledger Assets, December 31st, 1927		2,548,946 58
Total		$4,211,898 64

Disbursements

Gross amount paid for losses	$73,055 87	
Less amount received for salvage	58 53	
Net amount paid policyholders for losses		$72,997 34
Loss adjustment expenses		2,572 92
Expenses of administration		38,080 33
Rents		4,361 10
Furniture and fixtures		1,652 12
Inspections and surveys		35,854 24
Taxes, licenses, fees		4,907 79
Postage, telegrams, telephones and express		546 80
Legal expenses		160 78
Maps, including corrections		5,989 39
Advertising, printing and stationery		1,764 53
Gross decrease by adjustment to book value of bonds		1,625 00
Total Disbursements		170,512 34
Unused premium deposits returned to policyholders		1,391,938 43
Total		$1,562,450 77
Total Ledger Assets, December 31st, 1928		2,649,447 87
Total		$4,211,898 64

Risks and Premium Deposits

	All risks (fire)	Gross premiums deposits thereon
In force on 31st December, 1927	$335,862,908 00	$2,151,372 42
Written or renewed during the year	275,901,241 00	1,733,138 28
Total	$611,764,149 00	3,884,510 70
Deduct expirations and cancellations	254,708,605 00	1,658,134 55
Net amount in force, 31st December, 1928	$357,055,544 00	$2,226,376 15

Miscellaneous

Have there been included in this statement proper reserves to cover liabilities which may have been actually incurred on or before 31st December, but of which no notice was received at the home office until subsequently?

ANSWER.—Yes.

Gross premium deposits and assessments (less returns on cancelled policies) received since organization, $33,913,398.68.

Net losses paid since organization, $2,983,832.74.

Unabsorbed premium deposits paid policyholders since organization, $28,222,145.20.

Percentage of cash premium deposits returned during year on unexpired policies as unused premium deposits:—1 year, 96%; 2 years, 92%; 3 years, 88%; 4 years, 84%.

Average percentage of cash premium deposits returned to date, $83.218%.

Is the contingent mutual liability fixed by the by-laws, or is a deposit note taken?

ANSWER.—By-laws,

Miscellaneous—*Continued*

How many times the cash premium deposit is the deposit note or contingent premium deposit?
ANSWER.—Five.
Does any officer, director or principal receive any commission on the business of the company?
ANSWER.—No.
Largest gross aggregate amount insured in any one hazard, $400,000.
Largest net aggregate amount insured in any one hazard, $400,000.

Business in the Province of Ontario during 1928

Gross risks written and renewed	$6,389,719 00
Less risks cancelled	4,917,171 00
Net risks written	$1,472,548 00
Gross premium deposit on risks written and renewed	45,065 00
Less return premium deposit on cancellations and expirations	34,893 95
Net premium deposit written	$10,171 05
Losses paid (deducting salvage)	$4,117 97
Less losses on risks reinsured	.....
Net losses paid	$4,117 97
Losses incurred	$4,453 38
Less losses on risks reinsured	.....
Net losses incurred	$4,453 38

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, Lumsden Bldg., Toronto.

Date of incorporation.—1876. *Date commenced business in Canada.*—Aug. 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$103,141	Premiums—Ontario (net)	$38,868
Liabilities in Canada	31,394	Premiums—Canada (net)	69,927
		Claims—Ontario (net)	15,814
		Claims—Canada (net)	24,144

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WISCONSIN

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Winnipeg, Man.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1903. *Date commenced business in Canada.*—August 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$310,059	Premiums—Ontario (net)	$90,676
Liabilities in Canada	159,959	Premiums—Canada (net)	328,851
		Claims—Ontario (net)	28,669
		Claims—Canada (net)	123,202

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 409 Lumsden Bldg., Toronto.

Date of incorporation.—1912. *Date commenced business in Canada.*—July 30, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$213,492	Premiums—Ontario (net)	$74,879
Liabilities in Canada	83,025	Premiums—Canada (net)	146,362
		Claims—Ontario (net)	31,900
		Claims—Canada (net)	72,576

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance S. Smith, 409 Lumsden Bldg., Toronto.

Date of incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$84,537	Premiums—Ontario (net)	$24,414
Liabilities in Canada	25,747	Premiums—Canada (net)	56,473
		Claims—Ontario (net)	17,893
		Claims—Canada (net)	22,545

*See note on page 1.

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Ottawa, Ontario

Manager or Chief Executive Officer in Canada.—Henry C. North, Ottawa.

Chief or General Agent in Ontario.—Henry Briggs, 444 Bloor St. West, Toronto.

Date of incorporation.—1866. *Date commenced business in Canada.*—1872.

Life,—
Assets in Canada.....$153,188,118
Ontario business in force (gross) 321,249,616
Canadian business in force (gross) 858,536,134

Other than Life,—
Assets..... $156,718
Liabilities..... 200,107

PREMIUMS WRITTEN—CLAIMS INCURRED

Life,—
Premiums—Ontario (net).....$11,760,163
Premiums—Canada (net)..... 32,246,287
Death Claims—Ontario (net).. 1,368,631
Death Claims—Canada (net).. 4,320,862

Other than Life,—
Premiums—Ontario (net)..... $221,733
Premiums—Canada (net)..... 456,269
Claims—Ontario (net)..... 158,034
Claims—Canada (net)..... 377,190

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OP IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada—Norman S. Jones, Hamilton.

Chief or General Agent in Ontario.—Norman S. Jones, Hughson St. South, Hamilton, Ont.

Date of incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada..... $164,623
Liabilities in Canada..... 97,294

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... $71,459
Premiums—Canada (net)..... 213,413
Claims—Ontario (net)..... 31,638
Claims—Canada (net)..... 56,154

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1904. *Date commenced business in Canada.*—August 18, 1920.

Assets in Canada..... $307,537
Liabilities in Canada..... 159,960

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... $90,676
Premiums—Canada (net)..... 328,851
Claims—Ontario (net)..... 28,669
Claims—Canada (net)..... 123,202

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. O. H. Dodds, Montreal.

Chief or General Agent in Ontario.—H. M. McCallum, 350 Bay St., Toronto.

Date of incorporation.—1842. *Date commenced business in Canada.*—Sept. 1, 1885.

Assets in Canada.....$17,507,303
Ontario business in force (gross)... 19,190,735
Canadian business in force (gross). 77,389,088

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... $735,598
Premiums—Canada (net)..... 2,651,297
Death Claims—Ontario (net).... 143,434
Death Claims—Canada (net).... 840,647

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*See note on page 1.

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.

Date of incorporation.—1841. *Date commenced business in Canada.*—1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$35,756,941	Premiums—Ontario (net)	$1,825,040
Ontario business in force (gross)	50,076,070	Premiums—Canada (net)	6,156,991
Canadian business in force (gross)	182,546,790	Death Claims—Ontario (net)	372,107
		Death Claims—Canada (net)	1,318,293

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—D. R. Thompson, Hamilton.

Chief or General Agent in Ontario.—D. R. Thompson, Imperial Bldg., Hamilton, Ont.

Date of incorporation.—1901. *Date commenced business in Canada.*—May 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$774,478	Premiums—Ontario (net)	$222,473
Liabilities in Canada	456,543	Premiums—Canada (net)	953,212
		Claims—Ontario (net)	103,513
		Claims—Canada (net)	319,200

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—William White, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.

Date of incorporation.—1873. *Date commenced business in Canada.*—Feb. 3, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$64,057,796	Premiums—Ontario (net)	$7,934,012
Ontario business in force (gross)	226,606,719	Premiums—Canada (net)	16,278,519
Canadian business in force (gross)	440,439,702	Death Claims—Ontario (net)	1,000,852
		Death Claims—Canada (net)	2,228,646

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1899. *Date commenced business in Canada.*—August 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$335,260	Premiums—Ontario (net)	$90,676
Liabilities in Canada	159,959	Premiums—Canada (net)	328,851
		Claims—Ontario (net)	28,669
		Claims—Canada (net)	123,202

*See note on page 1.

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President and General Manager, A. T. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal.

Chief or General Agent in Ontario.—C. Gettings, 36 James St. S., Hamilton, Ont.

Date of incorporation.—1910. *Date commenced business in Canada.*—September 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$1,237,346	Premiums—Ontario (net)	$84,342
Ontario business in force (gross)	2,742,225	Premiums—Canada (net)	149,071
Canadian business in force (gross)	4,589,486	Death Claims—Ontario (net)	18,862
		Death Claims—Canada (net)	71,369
Other than Life,—		*Other than Life,—*	
Assets	$18,428	Premiums—Ontario (net)	$3,226
Liabilities	5,891	Premiums—Canada (net)	3,562
		Claims—Ontario (net)	1,757
		Claims—Canada (net)	2,120

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—F. W. Doran, 24 King St. West, Toronto.

Date of organization.—1825. *Date commenced business in Canada.*—1846.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$19,416,929	Premiums—Ontario (net)	$248,534
Ontario business in force (gross)	9,007,251	Premiums—Canada (net)	883,952
Canadian business in force (gross)	30,153,713	Death Claims—Ontario (net)	181,568
		Death Claims—Canada (net)	460,307

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.

Chief or General Agent in Ontario.—A. T. Hunter, Temple Bldg., Toronto.

Date of incorporation.—1894. *Date commenced business in Canada.*—1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$509,912	Premiums—Ontario (net)	$29,216
Ontario business in force (gross)	1,412,014	Premiums—Canada (net)	19,002
Canadian business in force (gross)	1,600,330	Death Claims—Ontario net)	3,500
		Death Claims—Canada (net)	23,500

UNION MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.

Chief or General Agent in Ontario.—Edwin J. Atkinson, Federal Bldg., Toronto.

Date of incorporation.—1848. *Date commenced business in Canada.*—October 12, 1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	$2,549,871	Premiums—Ontario (net)	$19,648
Ontario business in force (gross)	674,552	Premiums—Canada (net)	271,653
Canadian business in force (gross)	8,312,043	Death Claims—Ontario (net)	18,170
		Death Claims—Canada (net)	114,082

*See note on page 1.

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.

Chief or General Agent in Ontario.—E. S. Ryder, Confederation Life Building, Toronto.

Date of incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	$72,127
Liabilities in Canada	34,815

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$30,907
Premiums—Canada (net)	72,615
Claims—Ontario (net)	6,775
Claims—Canada (net)	11,145

*See note on page 1.

C

CASH-MUTUAL INSURANCE CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Commenced Business 28th October, 1871

OFFICERS AND DIRECTORS (1929)

Officers.—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener; Secretary-Treasurer, F. W. Snyder.

Directors.—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; W. D. Euler, M.P., Kitchener; H. J. Sims, Kitchener; W. J. Motz, Kitchener; Carl Kranz, Kitchener; Henry Knell, Kitchener.

Auditors.—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, $242,199.47

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$60,000 00
Mortgage loans on real estate		470,856 50
Bonds and debentures (including Ontario Government deposit). (*Schedule "C"*)		912,820 34
Cash on hand at Head Office	$14,044 15	
Cash on deposit in Bank of Montreal, Kitchener	11,237 90	
		25,282 05
Amount of agents' balances		21,862 39
" premium notes in force, after deducting all payments thereon and assessments levied		242,199 47
" reinsurance on losses		931 00
" accrued interest		20,333 28
Total Assets		$1,754,285 03

Liabilities

Amount of reserve of unearned premiums carried out at 80 per cent	$147,353 71
" losses supposed or reported	3,726 48
" other liabilities	2,608 00
Total Liabilities	$153,688 19

Receipts

Cash balance at 31st December, 1927 (not extended), $39,849.99.	
Cash received as cash payments and instalments due in 1928	$74,152 70
" assessment prior years	226,846 89
" interest	73,767 83
" agents' balances at 1927 received in 1928	15,457 47
" reinsurance on losses	14,883 55
" from investments (not extended), $90,175.73.	
Total Receipts	$405,108 44

Expenditure

Expenses of management: Commissions, $52,915.40; law costs, $229.00; fuel and light, $605.57; investigation of claims, $2,071.89; license fee, $250.00; Fire Marshal tax, $794.82; taxes, $7,278.03; salaries and fees, $53,394.99; printing, postage, etc., $9,489.59; other expenses, $3,223.89	$130,253 18
Miscellaneous payments:	
Cash paid for losses	102,880 22
" reinsurance	39,973 90
" rebate, abatement and returned premiums	22,087 72
" investments (not extended), $214,657.09.	
Total Expenditure	$295,195 02

Currency of Risks

Amount covered by Policies in force 31st December, 1928

System	One year or less	Three years	Total
Mutual	.....	$6,816,120 00	$6,816,120 00
Cash	$12,837,870 00	27,638,502 00	40,476,372 00
Totals	$12,837,870 00	$34,454,622 00	$47,292,492 00
Reinsurance			
Cash	$2,692,905 00	$1,752,337 00	$4,445,242 00
Net risks carried by Company 31st December, 1928	$10,144,965 00	$32,702,285 00	$42,847,250 00

Movement in Risks

Fire Risks—Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,924	$6,897,365 00
Policies new and renewed during 1928	1,096	2,723,721 00
Gross number during 1928	4,020	$9,621,086 00
Less expired and cancelled in 1928	1,263	2,804,966 00
Net risks in force on mutual system, 31st December, 1928	2,757	$6,816,120 00

Fire Risks—Cash System	Number	Amount
Policies in force, 31st December, 1927	23,620	$38,831,586 00
Policies new and renewed during 1928	11,317	18,869,982 00
Gross number during 1928	34,937	$57,701,568 00
Less expired and cancelled in 1928	10,421	17,225,196 00
Net risks in force on cash system, 31st December, 1928	24,516	$40,476,372 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Province of Ontario, 1948, 5%	$25,000 00	$25,000 00
Province of Ontario, 1944, 4½%	50,000 00	47,791 11
Province of Alberta, 1936, 6%	23,000 00	24,276 77
Province of British Columbia, 1941, 4½%	30,000 00	28,618 17
Province of Alberta, 1957, 4½%	30,000 00	28,425 00
Canadian National Railway, 1954, 5%	65,000 00	65,000 00
Can. Nor. Pac. Ry., B.C., Guaranteed, 1950, 4%	121,666 66	100,155 20
Pacific Great E. Ry., B.C., 1942, 4½%	40,000 00	37,921 58
Town of Timmins, Ont., Guarantee, 1954, 5%	25,000 00	25,000 00
Town of Berlin, 1937, 4½%	2,057 80	2,057 80
Town of Berlin, 1937, 5%	4,583 67	4,583 67
City of Guelph, 1938, 4½%	10,000 00	10,000 00
Town of Berlin, 1939, 4½%	9,948 45	9,948 45
Town of Kenora, 1940, 5%	10,000 00	10,000 00
Rural Municipality, Fort Garry, 1930, 6%	5,000 00	5,000 00
City of Kitchener, 1936, 5½%	6,360 85	6,360 85
City of Kitchener, 1947, 6%	2,538 76	2,538 76
Toronto Separate Schools, 1939, 5½%	14,000 00	14,000 00
Corporation of City Peterboro, 1949, 5½%	12,000 00	12,000 00
Windsor Separate Schools, 1950, 5½%	28,200 00	27,854 45
Town of Waterloo, 1934-1935, 5.50% yearly	23,000 00	23,106 24
City of Kitchener, 1938, 5% yearly	49,459 29	49,459 29
Toronto Harbour Commission, 1953, 4½%	40,000 00	37,437 87
Township of Etobicoke, 1938-1941, 5½%	30,445 93	31,590 72
City of Kitchener, 1941, 5%	25,222 15	25,348 26
City of Edmonton, 1945, 5½%	50,000 00	50,410 94
Town of Mimico, 1936-1948, 5%	30,086 78	30,381 63
City of Windsor, 1934, 5%	25,000 00	25,000 00
Waterloo Trust & Savings Invesment Rec., 1931, 5%	50,000 00	50,000 00
Great West Saddlery Co., 1948, 6%	30,000 00	29,700 00
Matthews Steamship Co., 1941, 6%	25,000 00	25,250 00
Point Alfred Pulp & Paper Co., 1957, 5½%	25,000 00	25,053 58
Canadian Pacific Ry., 100 Shares	23,550 00	23,550 00
Total	$941,120 34	$912,820 34

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Commenced Business 10th October, 1839

OFFICERS AND DIRECTORS (1929)

Officers.—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

Directors.—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; C. R. H. Warnock, Galt; Alex. R. Goldie, Galt.

Auditors.—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, $202,299.00

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$30,000 00
Mortgage loans on real estate		108,117 99
Book value bonds and debentures (including Ontario Government deposit). (*See Schedule "C"*)		1,279,182 98
Cash on hand at Head Office	$6,854 75	
Cash on deposit in Canadian Bank of Commerce, Galt	26,108 66	
" Bank of Toronto, Galt	5,143 65	
" Waterloo Trust & Savings Co., Galt	7,659 03	
		45,766 09
Amount of agents' balances (net)		14,652 14
" premium notes in force, after deducting all payments thereon and assessments levied		202,299 00
" reinsurance on losses		68 66
" interest accrued		25,147 29
Total Assets		$1,705,234 15

Liabilities

Amount of supposed or reported loss	$3,096 99
" reserve of unearned premiums, $270,796.54, carried out at 80 per cent	216,637 23
" all other liabilities	2,877 82
Total Liabilities	$222,612 04

Receipts

Cash balance at 31st December, 1927 (not extended), $16,481.13.

Cash received as cash payments and instalments	$60,134 70
" premiums on cash system	289,845 13
" agents' balances of 1927 received in 1928	15,857 32
" interest (including rent)	78,699 12
" reinsurance on losses	37,155 07
" transfer fees	137 00
" from mortgages and debenture investments (not extended), $12,994.26.	
Total Receipts	$481,828 34

Expenditure

Expenses of management:	
Commissions, $55,538.90; law costs, $22.35; fuel and light, $522.04; investigation of claims, $1,710.24; license fee, $300.00; Fire Marshal tax, $734.42; travelling expenses, $2,776.66; taxes, $7,055.76; salaries and fees, $41,646.00; printing, postage, etc., $5,888.34; other expenses, $4,620.98	$120,815 69
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1928	3,426 01
" losses which occurred during 1928	179,010 44
" reinsurance premiums	49,204 85
" rebate, abatement and returned premiums	18,970 18
" refund to members	12,774 43
" all other expenditure	14,000 00
" purchase of securities (not extended), $67,336.04.	
Total Expenditure	$398,201 60

Currency of Risks

Amount covered by Policies in force 31st December, 1928

System	One year or less	Three years	Total
Mutual	.....	$5,106,106 30	$5,106,106 30
Cash	$11,675,668 73	42,054,312 85	53,729,981 58
Total	$11,675,668 73	$47,160,419 15	$58,836,087 88
Reinsurance			
On mutual system	.....	$898,918 63	$898,918 63
Cash system	$1,009,399 00	5,366,574 13	6,375,973 13
Total reinsurance	$1,009,399 00	$6,265,492 76	$7,274,891 76
Net risks carried by Company, 31st December, 1928	$10,666,269 73	$40,894,926 39	$51,561,196 12

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,143	$5,150,759 30
Policies new and renewed during 1928	773	1,831,078 31
Gross number during 1928	2,916	$6,981,837 61
Less expired and cancelled in 1928	845	1,875,731 31
Net risks in force on mutual systems, 31st December, 1928	2,071	$5,106,106 30

Movement in Risks—*Continued*

Cash System	Number	Amount
Policies in force, 31st December, 1927	19,943	$52,812,234 32
Policies new and renewed during 1928	12,880	24,926,304 71
Gross number during 1928	32,823	$77,738,539 03
Less expired and cancelled in 1928	8,828	24,008,557 45
Net risks in force, on cash system, 31st December, 1928	23,995	$53,729,981 58

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Galt, 1921-31, 4%	$641 91	$641 91
Fort William, 1936, 4½%	20,000 00	20,000 00
Midland, 1928-36, 4½%	12,147 92	12,147 92
Hastings County, 1929, 5%	764 20	764 20
Stratford, 1939, 4½%	4,000 00	4,000 00
Newmarket, 1929-35, 5%	6,158 35	6,158 35
Smith's Falls, 1929-36, 5%	9,937 28	9,937 28
East Flamboro, 1929-41, 5%	5,805 07	5,805 07
Halton County, 1929-32, 4%	8,012 82	6,113 82
Scarboro Township, 1929-38, 5½%	6,743 10	6,743 10
Hanover, 1933-37, 6%	5,145 28	5,145 28
New Hamburg, 1933, 5%	3,000 00	2,125 26
New Toronto, 1932-44, 6%	11,078 42	10,745 10
St. Catharines, 1934, 5%	10,000 00	9,415 00
Toronto, 1932, 6%	6,000 00	6,000 00
Toronto, 1943-50, 6%	23,000 00	23,000 00
Toronto, 1943-45, 48-50, 6%	37,000 00	37,000 00
Toronto, 1943, 6%	58,000 00	58,000 00
Toronto, 1945, 6%	70,000 00	70,000 00
Toronto, 1947, 6%	75,000 00	75,000 00
Toronto, 1948, 6%	63,000 00	63,000 00
Toronto, 1949, 6%	81,000 00	81,000 00
Toronto, 1950, 6%	40,000 00	40,000 00
Hamilton, 1938, 6%	21,688 48	21,688 48
Galt, 1940-41, 42-62, 6%	50,000 00	50,000 00
Sault Ste. Marie, 1936, 6%	17,000 00	17,739 50
Mimico, 1939-42, 6%	1,827 38	1,921 16
Mimico, 1939-42, 6%	4,576 21	4,811 26
Mimico, 1938-39, 42, 6%	4,329 15	4,545 69
Mimico, 1939-42, 6%	7,130 98	7,483 63
Kitchener, 1953, 5½%	5,000 00	5,187 00
Kenora, 1937, 5½%	15,000 00	14,572 50
Kenora, 1937, 5½%	10,000 00	9,715 00
Fort Erie, 1934-54, 5½%	25,338 09	25,211 40
Woodstock, 1930, 4%	5,000 00	5,000 00
Peterboro, 1943, 5%	25,000 00	25,000 00
Fort Frances, 1934-46, 5½%	30,000 00	30,743 60
Stratford, 1934-36-37-38-39, 5%	25,000 00	25,000 00
Welland, 1953-55, 5%	25,000 00	25,000 00
Fort William, 1957, 5%	30,000 00	29,925 00
Township of York, 1936, 5%	25,000 00	25,000 00
Oshawa, 1940-49, 5%	12,435 41	12,435 41
Galt, 1933-43, 5½%	10,536 96	10,983 41
Niagara Falls, 1930-31, 5%	15,000 00	15,000 00
North Bay, 1935-47, 5%	25,251 11	25,251 11
Waterdown, 1929-57, 5½%	14,792 92	15,658 42
Fort Frances, 1945-47, 5½%	10,072 15	10,691 18
Kenora, 1947-50, 5%	20,111 15	20,111 15
Teck Twp., 1934-35; 5½%	7,054 70	7,204 25
Teck Twp., 1937-41, 5½%	18,003 89	18,658 61
Can. Nor. Ry., Deb. Stock, 1934, 4%	7,728 25	6,346 68
Can. Nat. Ry. Bonds, 1954, 5%	30,000 00	29,775 00
Canada Permanent Mortgage Corporation, 1937, 5%	10,000 00	10,000 00
Victoria Trust & Savings Co., 1938, 5%	10,000 00	10,000 00
Province of Ontario, 1935, 6%	30,000 00	30,000 00
Province of Ontario, 1941, 6%	75,000 00	75,000 00
Province of Ontario, 1943, 6%	35,000 00	35,000 00
Province of Ontario, 1943, 6%	22,000 00	22,000 00
Dominion of Canada, 1944, 4½%	15,000 00	14,681 25
Dominion of Canada, 1940, 4½%	30,000 00	29,100 00
	$1,281,311 18	$1,279,182 98

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1865. *Date commenced business in Canada.*—Oct. 6, 1915.

Assets in Canada	$146,395 44
Liabilities in Canada	68,039 08

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$84,287 19
Premiums—Canada (net)	117,378 70
Claims—Ontario (net)	16,745 33
Claims—Canada (net)	33,908 77

*See note on page 1.

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

OFFICERS AND DIRECTORS (1929)

Officers.—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.

Directors.—G. G. McPherson, Stratford; James Jones, Mitchell; Alex. Faill, Stratford; A. M. Kay, Stratford; S. T. Rutherford, M.D., Stratford; H. W. Strudley, Stratford; J. H. Gordon, Stratford; J. A. Makins, Stratford; Geo. Kay, Stratford.

Auditors.—A. H. Alexander, Stratford; R. J. Moffatt, Stratford.

Unassessed Premium Note Capital, $161,085.14

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$40,000 00
Mortgage loans on real estate		33,800 00
Par value of bonds and debentures (including Ontario Government deposit). (*See Schedule "C"*)		1,094,133 38
Cash at Head Office	$10,860 61	
Cash deposited in Royal Bank, Stratford	21,974 55	
" Canadian Bank of Commerce, Stratford	1,561 49	
" Bank of Montreal, Stratford	1,990 00	
		36,386 65
Amount of agents' balances		21,549 69
" premium notes in force, after deducting all payments thereon and assessments levied		161,085 14
" reinsurance on losses		697 32
Interest due and accrued		23,531 00
All other assets		24,286 90
Total Assets		$1,435,470 08

Liabilities

Amount of losses supposed or reported	$2,911 00
" reserve of unearned premiums carried out at 80 per cent	194,070 41
" all other liabilities	24,286 90
Total Liabilities	$221,268 31

Receipts

Cash balance at 31st December, 1927 (not extended), $24,716.57.

Cash received as cash payments and instalments due in 1928	$51,121 50
" as premiums on cash system	268,388 60
" for interest	60,589 93
" for reinsurance on account of losses	33,166 24
" agents' balances of 1927 received in 1928	18,523 57
" all other	11,379 87
" from investment (not extended), $140,758.35.	
Total Receipts	$443,169 71

Expenditure

Expenses of management: Commissions, $61,834.04; fuel and light, $484.35; investigation of claims, $1,647.51; license fee, $300.00; Fire Marshal tax, $658.67; travelling expenses, $1,476.55; taxes, $6,614.15; salaries and fees, $39,732.60; printing, postage, etc., $4,430.21; other expenses, $4,021.58	$121,199 66
Miscellaneous payments:	
Cash paid for losses	158,783 07
" reinsurance	57,653 55
" rebates	16,511 42
" all other	10,501 71
" accrued interest	3,533 37
" investments (not extended), $214,075.20.	
Total Expenditure	$368,182 78

Currency of Risks

Amount covered by Policies in force 31st December, 1928

System	One year or less	Three years	Total
Mutual	.....	7,455,213 00	$7,455,213 00
Cash	$8,197,131 00	46,747,432 00	54,944,563 00
Totals	$8,197,131 00	$54,202,645 00	$62,399,776 00

Currency of Risks—*Continued*

Reinsurance	.....	$1,961,758 00	$1,961,758 00
Mutual	$1,799,114 00	6,870,302 00	8,669,416 00
Cash			
Totals	$1,799,114 00	$8,832,060 00	$10,631,174 00
Net risks carried by Company, 31st December, 1928	$6,398,017 00	$45,370,585 00	$51,768,602 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,719	$8,566,572 00
Policies new and renewed during 1928	908	2,731,203 00
Gross number during 1928	3,627	$11,297,775 00
Less expired and cancelled in 1928	1,204	3,842,562 00
Net risks in force on mutual system, 31st December, 1928	2,423	$7,455,213 00

Cash System	Number	Amount
Policies in force, 31st December, 1927	26,101	$52,990,074 00
Policies new and renewed during 1928	13,290	26,602,529 00
Gross number during 1928	39,391	$79,592,603 00
Less expired and cancelled in 1928	12,716	24,648,040 00
Net risks in force on cash system, 31st December, 1928	26,675	$54,944,563 00

Schedule "C"

Bonds and Debentures Owned	Par value	Book value
Dominion of Canada, 1934, 5½%	$10,000 00	$10,000 00
Province of Ontario, 1941, 6%	10,000 00	10,000 00
Province of Ontario, 1943, 6%	15,000 00	15,000 00
Province of Ontario, 1943, 6%	45,000 00	45,000 00
Province of Ontario, 1943, 6%	25,000 00	25,000 00
Province of Ontario, 1941, 6%	10,000 00	10,000 00
Province of Ontario, 1946, 4½%	6,000 00	6,000 00
Province of Ontario, 1942, 5%	45,000 00	45,000 00
Province of Quebec, 1956, 4½%	44,000 00	44,000 00
Province of Ontario, 1943, 6%	10,000 00	10,000 00
Province of Ontario, 1948, 5%	20,000 00	20,000 00
Province of Ontario, 1948, 5%	4,000 00	4,000 00
Province of Ontario, 1948, 5%	25,000 00	25,000 00
C.N.R., Dominion of Canada, 1937, 5%	25,000 00	25,000 00
C.N.R., Dominion of Canada, 1938, 5%	19,000 00	19,000 00
C.N.R., Dominion of Canada, 1938, 5%	27,000 00	27,000 00
C.N.R., Dominion of Canada, 1954, 5%	23,000 00	23,000 00
C.N.R., Dominion of Canada, 1954, 5%	20,000 00	20,000 00
C.N.R., Dominion of Canada, 1954, 5%	40,000 00	40,000 00
C.N.R., Dominion of Canada, 1954, 5%	25,000 00	25,000 00
C.N.R., Dominion of Canada, 1954, 5%	10,000 00	10,000 00
Hydro-Electric Power, Ontario, 1941, 6%	20,000 00	20,000 00
Hydro-Electric Power, Ontario, 1961, 6%	20,000 00	20,000 00
Fort William, 1933, 5%	5,000 00	5,000 00
Brandon, 1938, 5%	10,000 00	10,000 00
St. Mary's, 1931, 4½%	9,000 00	9,000 00
Mimico, 1941, 5%	5,499 58	5,499 58
Blyth, 1936, 5%	2,292 87	2,292 87
Chesley, 1931, 5%	874 13	874 13
Hibbert, 1932, 5%	2,845 39	2,845 39
Mitchell, 1932, 5%	995 45	995 45
Mitchell, 1942, 5%	4,185 23	4,185 23
Tavistock, 1942, 5%	10,045 61	10,045 61
Tavistock, 1930, 5%	1,347 07	1,347 07
Stratford, 1944, 5%	15,000 00	15,000 00
Wallaceburg, 1943, 5½%	20,000 00	20,000 00
Barton, 1944, 5%	10,000 00	10,000 00
Owen Sound, 1935, 5%	5,000 00	5,000 00
Mitchell, 1930, 5½%	1,801 01	1,801 01
Owen Sound, 1935, 5%	10,000 00	10,000 00
Preston, 1941, 6%	7,826 62	7,826 62
Renfrew, 1941, 6%	8,488 98	8,488 98
Fort William Hospital, 1934, 5%	17,000 00	17,000 00
Mimico, 1946, 6%	20,277 61	20,277 61
Renfrew, 1949, 5%	3,008 89	3,008 89
Renfrew, 1944, 5%	3,336 14	3,336 14
Fort William, 1948, 5%	10,000 00	10,000 00
Belleville, 1946, 6%	10,000 00	10,000 00
Mimico, 1945, 5½%	11,000 00	11,000 00
Mitchell, 1938, 5½%	10,000 00	10,000 00
Brantford, 1951, 5%	10,600 00	10,600 00
Stratford, 1946, 5%	20,500 00	20,500 00
North Bay, 1939, 5½%	10,000 00	10,000 00
Edmonton, 1946, 5%	10,000 00	10,000 00
Windsor, 1945, 5%	5,000 00	5,000 00
Montreal, 1966, 4½%	10,000 00	10,000 00
Smith's Falls, 1940, 5%	5,000 00	5,000 00
London, 1943, 4½%	8,000 00	8,000 00
Lincoln, 1942, 5½%	5,000 00	5,000 00

	Par value	Book value
Vancouver, 1942, 5%	$15,000 00	$15,000 00
Stratford, 1944, 5%	15,000 00	15,000 00
Victoria, 1942, 5½%	15,000 00	15,000 00
Walkerville, 1945, 5%	13,766 79	13,766 79
Port Colborne, 1938, 4½%	10,308 41	10,308 41
Wainwright School, 1930, 5%	800 00	800 00
Lethbridge School, 1938, 6%	3,333 60	3,333 60
North Battleford School, 1943, 6%	10,000 00	10,000 00
Stratford Roman Catholic School, 1952, 5½%	5,000 00	5,000 00
Windsor Roman Catholic School, 1956, 5½%	4,000 00	4,000 00
British Mortgage & Trust Co., 1930, 5%	25,000 00	25,000 00
Huron & Erie Mortgage Corporation, 1929, 5¼%	5,000 00	5,000 00
Massey-Harris Co., 1947, 5%	25,000 00	25,000 00
Mercury Mills, 1953, 5½%	25,000 00	25,000 00
United Grain Growers, 1948, 5%	25,000 00	25,000 00
Can. P. & P. Corporation, 1958, 5½%	25,000 00	25,000 00
H. E. B. & S. Corporation, 1957, 5%	25,000 00	25,000 00
Gatineau Power, 1956, 5%	25,000 00	25,000 00
Fraser Companies, 1950, 6%	25,000 00	25,000 00
Total	$1,094,133 38	$1,094,133 38

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 7th May, 1863

OFFICERS AND DIRECTORS (1929)

Officers.—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster; Assistant Secretary, F. H. Moser.

Directors.—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; R. Roschman, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer, Galt; A. Foster, Waterloo; Oscar Rumpel, Kitchener; Ford S. Kumpf, Waterloo.

Auditors.—J. F. Scully, C.A., Kitchener; R. P. Uffelmann, Kitchener.

Unassessed Premium Note Capital, $218,119.60.

Statement for the Year Ending 31st December, 1928

Assets

Book value of real estate		$40,000 00
Mortgage loans on real estate		12,500 00
Par value bonds and debentures, (including Ontario Government deposit). (*See Schedule "C"*)		1,497,556 12
Cash at Head Office	$11,811 22	
Cash deposited in Bank of Toronto, Waterloo	1,146 09	
" Montreal Bank, Waterloo	2,942 47	
" Royal Bank, Waterloo	461 83	
" Bank of Commerce, Waterloo	673 32	
		17,034 93
Amount of agents' balances		526 18
" premium notes in force, after deducting all payments thereon and assessments levied		218,119 60
" accrued interest		26,442 41
" all other assets		3,904 52
Total Assets		$1,816,083 76

Liabilities

Amount of losses supposed or reported	$11,413 00
" reserve of unearned premiums carried out at 80 per cent	299,779 90
Total Liabilities	$311,192 90

Receipts

Cash balance at 31st December, 1927 (not extended), $17,907.27.	
Cash received as cash payments and instalments due in 1928	$74,825 55
" agents' balances of 1927 received in 1928	5,139 41
" premium on cash system	394,237 04
" interest	75,950 49
" reinsurance on losses	36,743 80
" all other	13,903 61
" from matured investments (not extended), $200,646 62.	
Total Receipts	$600,799 90

Expenditure

Expenses of management:	
Commissions, $87,581.56; fuel and light, $332.32; investigation of claims, $688.22; interest, $3,645.67; license fee, $300.00; Fire Marshal tax, $803.83; travelling expenses, $6,359.19; taxes, $7,394.54; salaries and fees, $56,579.49; printing, postage, etc., $6,012.70; other expenses, $9,365.98	$179,063 50
Miscellaneous payments:	
Cash paid for losses	218,530 66
" reinsurance	54,787 13
" rebate, abatement and premiums	31,080 57
" all other	15,029 77
" for purchase of investments (not extended), $300,827 23.	
Total Expenditure	$501,491 63

Currency of Risks

Amount covered by policies in force 31st December, 1928

System	One year or less	Three years	Total
Mutual	.....	$6,772,444 00	$6,772,444 00
Cash	$14,362,333 00	67,449,982 00	81,812,315 00
Total	$14,362,333 00	$74,222,426 00	$88,584,759 00
Reinsurance			
Mutual	.....	$1,602,515 00	$1,602,515 00
Cash	$1,201,341 00	10,009,374 00	11,210,715 00
Total	$1,201,341 00	$11,611,889 00	$12,813,230 00
Net risks carried by Company, 31st December, 1928	$13,160,992 00	$62,610,537 00	$75,771,529 00

Movement of Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1927	2,728	$6,921,133 00
Policies new and renewed during 1928	1,018	2,738,308 00
Gross number during 1928	3,746	$9,659,441 00
Less expired and cancelled in 1928	1,151	2,886,997 00
Net risks in force on mutual system, 31st December, 1928	2,595	$6,772,444 00

Cash System	Number	Amount
Policies in force, 31st December, 1927	41,092	$79,972,250 00
Policies new and renewed during 1928	22,912	40,600,780 00
Gross number during 1928	64,004	$120,573,030 00
Less expired and cancelled in 1928	22,349	38,760,715 00
Net risks in force on cash system, 31st December, 1928	41,655	$81,812,315 00

Schedule "C"

Bonds and Debentures Owned

	Par value	Market value
British Columbia, 1946, 6%	$50,000 00	$56,500 00
Canadian Northern Ry. Co., 1958, 3½%	38,933 33	31,146 66
Grand Trunk Pac. Ry., 1962, 4%	24,300 00	21,505 50
Can. Northern Wes. Ry., 1942, 4½%	5,000 00	4,800 00
Can. Northern Pac. Ry., 1950, 4½%	31,633 33	30,051 67
Can. Northern Pac. Ry., 1950, 4½%	22,386 66	21,267 33
Can. Northern Pac. Ry., 1950, 4%	1,460 00	1,299 40
Belleville, 1957, 5%	11,195 76	11,195 76
Brantford, 1941, 4%	10,000 00	9,200 00
Brantford, 1951, 6%	5,800 00	6,612 00
Edmonton, 1933, 5%	4,866 66	4,866 66
Edmonton, 1945, 5½%	15,000 00	15,750 00
Edmonton, 1945, 5½%	10,000 00	10,500 00
Fort William, 1953, 6%	35,000 00	39,550 00
Kitchener, 1933, 4%	916 85	889 35
Kitchener, 1937, 5½%	2,000 00	2,080 00
Kitchener, 1944, 5½%	9,261 51	9,724 58
Kitchener, 1952, 5½%	5,000 00	5,350 00
London, 1948, 6%	2,000 00	2,260 00
London, 1931, 5½%	9,000 00	9,090 00
Montreal, 1953, 4½%	48,666 66	47,206 67
Moose Jaw, 1951, 5%	9,733 33	9,733 33
Moose Jaw, 1957, 5%	25,000 00	25,000 00
Oshawa, 1953, 5%	10,008 28	10,108 36
Regina, 1931, 6½%	7,500 00	7,800 00
Sault Ste. Marie, 1952, 5½%	10,000 00	10,700 00
Stratford, 1939, 5%	25,000 00	25,000 00
Sydney, 1954, 5½%	10,000 00	10,000 00
Toronto, 1950, 5½%	4,000 00	4,320 00
Toronto, 1951, 5½%	2,000 00	2,160 00
Toronto, 1946, 6%	45,000 00	50,850 00
Toronto, 1948, 4%	14,113 33	12,843 13
Toronto, 1950, 5%	25,000 00	25,750 00

Schedule "C"—*Continued*

	Par value	Market value
Toronto, 1955, 4½%	$50,000 00	$48,500 00
Windsor, 1960, 4½%	61,000 00	57,340 00
Woodstock, 1950, 5½%	1,000 00	1,070 00
Carleton Place, 1952, 5½%	9,431 58	10,091 79
Eastview, 1943, 5½%	10,000 00	10,400 00
Eastview, 1944, 5½%	13,280 82	13,812 05
Hanover, 1942, 6%	1,151 49	1,266 63
Kenora, 1957, 5%	25,062 10	24,560 86
Kenora, 1953, 5½%	11,687 76	12,272 15
Kenora, 1953, 5½%	12,687 61	13,321 99
Melville, 1959, 5½%	1,993 84	2,013 77
Mimico, 1954, 5½%	10,385 00	11,108 10
Mimico, 1955, 5%	16,512 50	16,512 50
Minnedosa, 1941, 5%	4,000 00	3,840 00
Morse, 1933, 6¼%	2,500 00	2,575 00
MacLeod, 1974, 4%	8,773 03	7,018 42
Port Dover, 1953, 5½%	7,358 24	7,799 73
Preston, 1939, 5½%	12,036 00	12,517 44
Preston, 1943, 5½%	4,394 56	4,526 40
Renfrew, 1942, 5%	794 29	794 29
Renfrew, 1952, 5%	5,366 87	5,366 87
Sandwich, 1946, 5½%	5,242 94	5,400 22
Sandwich, 1939, 6%	12,000 00	12,960 00
Shauvanon, 1935, 7½%	7,782 77	8,366 47
Stettler, 1942, 5½%	4,666 66	4,713 33
Swift Current, Indefinite, 3%	16,000 00	8,800 00
Wainwright, 1930, 5%	1,000 00	990 00
Walkerville, 1947, 6%	38,286 42	42,880 79
Waterloo, 1931, 4½%	8,000 00	7,920 00
Waterloo, 1951, 6½%	5,028 67	5,732 68
Waterloo, 1935, 5%	11,703 21	11,703 21
Waterloo, 1928, 4%	43 26	43 26
Waterloo, 1935, 4%	1,212 93	1,152 29
Wingham, 1942, 6%	10,000 00	11,000 00
Aneroid, 1936, 7%	2,817 59	2,958 47
Chippawa, 1944, 5½%	9,252 52	9,622 62
Darlingford, 1930, 6%	860 00	868 60
Dubuc, 1930, 6%	1,050 00	1,060 50
Forest Hill, 1937, 5%	8,263 82	8,263 82
Forest Hill, 1941, 5%	4,286 09	4,286 09
Forest Hill, 1937, 5%	2,927 40	2,927 40
Forest Hill, 1936, 5%	3,180 57	3,180 57
Fort Erie, 1944, 5½%	14,883 06	15,180 72
Fort Erie, 1954, 5½%	5,648 48	5,874 42
Innisfree, 1934, 7%	1,200 00	1,248 00
Lavoy, 1929, 7%	250 00	250 00
Neudorf, 1933, 6%	2,500 00	2,525 00
Penhold, 1934, 7%	1,950 00	2,028 00
Carlton, 1940, 6%	1,000 00	1,100 00
Richmond, 1943, 4%	10,000 00	9,000 00
Lavallee, 1952, 6%	7,055 91	8,043 74
Greater Winnipeg Water Dis., 1951, 6%	50,000 00	58,000 00
East Sandwich, 1947, 5¼%	10,000 00	10,400 00
East York, 1957, 5%	11,514 82	11,514 82
Waterloo, 1940, 5%	5,550 40	5,605 90
Waterloo, 1944, 5%	10,435 81	10,540 16
York, 1946, 5%	9,981 91	10,081 72
York, 1930, 6%	10,000 00	10,200 00
Adamson, Sask., 1931, 5½%	300 00	300 00
Almond, Sask., 1932, 6%	600 00	606 00
Balcarres, Sask., 1931, 6%	1,900 00	1,919 00
Blaine Lake, Sask., 1934, 6¾%	900 00	963 00
Brant, Alta., 1934, 6%	4,200 00	4,284 00
Coalgate, Alta., 1931, 6%	1,200 00	1,212 00
Craik, Sask., 1938, 6½%	4,000 00	4,240 00
Elsas, Sask., 1934, 7½%	3,223 10	3,577 64
Fleming, Sask., 1941, 5%	6,066 68	5,945 34
Francis, Sask., 1938, 5½%	4,000 00	4,040 00
Fronka, Sask., 1930, 5½%	800 00	800 00
Hanley, Sask., 1939, 5%	5,866 67	5,720 00
Herbert, Sask., 1932, 5½%	2,400 00	2,400 00
Herbert, Sask., 1932, 5½%	1,600 00	1,600 00
Hyssop, Alta., 1931, 5½%	600 00	600 00
Jasper Place, Alta., 1931, 5½%	1,500 00	1,500 00
Lethbridge, Alta., 1935, 5%	1,866 82	1,848 15
Melville, Sask., 1942, 5½%	5,600 00	5,600 00
Moose Jaw, Sask., 1939, 5%	9,166 63	9,166 63
Poortreeve, Sask., 1934, 8%	2,848 24	3,076 10
Roman Catholic Schools of Quebec, 1955, 5%	30,000 00	30,450 00
Redcliffe, Alta., 1975, 3%	5,674 74	3,518 34
Rye, Alta., 1931, 6%	300 00	303 00
Sintaluta, Sask., 1937, 6%	3,420 00	3,556 80
Taber, Alta., 1970, 4%	9,756 61	6,829 62
Canada Permanent Mortgage Corporation, 1932, 5%	10,000 00	10,000 00
Canada Permanent Mortgage Corporation, 1932, 5%	10,000 00	10,000 00
Waterloo Trust & Savings Co., 1931, 5%	25,000 00	25,000 00
Waterloo Trust & Savings Co., 1933, 5%	25,000 00	25,000 00
Arnold Bros., Ltd., 1947, 6%	5,000 00	4,700 00
Burns & Co., Ltd., 1948, 5½%	10,000 00	9,700 00
Burns & Co., Ltd., 1948, 5½%	5,000 00	4,850 00
Can. Gypsum & Alabastine, Ltd., 1948, 5½%	20,000 00	19,900 00
Canada Steamship Lines, 1941, 6%	10,000 00	10,300 00
Consumers Glass Co., Ltd., 1948, 5%	15,000 00	14,362 50
Detroit International Bridge Co., 1952, 6½%	10,000 00	9,500 00

Schedule "C"—*Continued*

	Par value	Market value
Detroit International Bridge Co., 1952, 6½%	$5,000 00	$4,750 00
Famous Players Canadian Corporation, 1948, 6%	10,000 00	10,000 00
Fraser Co., Limited, 1950, 6%	25,000 00	25,500 00
General Steel Wares, Ltd., 1952, 6%	20,000 00	20,400 00
Great Lakes Paper Co., Ltd., 1950, 6%	10,000 00	9,500 00
Great West Saddlery Co., Ltd., 1948, 6%	10,000 00	10,000 00
Howard Smith Paper Mills, Ltd., 1953, 5½%	10,000 00	9,700 00
Mathews Steamship Co., Ltd., 1940, 6%	10,000 00	10,000 00
Montreal Apartments, Ltd., 1948, 5½%	10,000 00	9,500 00
Montreal Coke & Mfg. Co., 1947, 5½%	10,000 00	10,200 00
Rolland Paper Co., Ltd., 1948, 5½%	10,000 00	9,700 00
United Gas & Fuel Co., Ltd., 1948, 5½%	10,000 00	9,950 00
	$1,497,556 12	$1,504,709 31

D

FRATERNAL SOCIETIES

D

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; General Secretary, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Dr. Theo. Cyphiot; Legal Adviser, Eug. H. Godin, C.R.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, M.P., Hull; Hormisdas Delorme, Montreal; Dr. Yvon Laurier, Montreal; Francis Fauteaux, Montreal; L. A. Lavaillie, Montreal; F. C. Laberge, Montreal.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets	$9,865,975
Ontario insurance in force (gross)	506,007
Canadian insurance in force (gross)	29,542,882
Total insurance in force (gross)	32,334,944

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,152
Premiums—Canada (net)	1,206,992
Premiums—Total	1,279,489
Benefits paid—Ontario (net)	12,030
Benefits paid—Canada (net)	773,673
Total benefits paid (net)	815,650

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO

Officers.—High Chief Ranger, J. J. Haygarth, Hamilton, Ont.; High Sub-Chief Ranger, A. Woonton, London, Ont.; High Chief Treasurer, W. H. Goddard, Toronto; High Court Secretary, A. Martin, Toronto; High Court Medical Examiner, C. A. Wilson; High Court Senior Woodward, A. E. Dupen, Lethbridge, Alta.; High Court Junior Woodward, S. J. Hemens, Montreal, Que.; High Court Senior Beadle, Alfred Day, Peterboro, Ont.; High Court Junior Beadle, A. E. Harlock, Mimico, Ont.

Assets	$1,627,350
Ontario insurance in force (gross)	2,981,135
Canadian insurance in force (gross)	5,308,181

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net	$221,335
Premiums—Canada (net)	289,523
Benefits Paid—Ontario (net)	186,608
Benefits Paid—Canada (net)	242,571

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rodolphe Bedard, Outremont; Manager, Henri Roy, Montreal.

Directors.—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; J. S. Dupere, Montreal; Dr. J. D. Gauthier, Montreal; Romeo Rivest, Montreal; J. C. Primeau, Montreal; Remi Lachance, Montreal; C. M. Leger, Memramcook, N.B.; R. Guilmette, Southbridge, Mass.; Dr. A. Leclerc, Quebec, Que.; Eugene Chartier, Saint Hyacinth, Que.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$10,948,623
Ontario business in force (gross)	1,656,001
Canadian business in force (gross)	30,382,018
Total business in force (gross)	45,203,272

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$33,985
Premiums—Canada (net)	622,231
Premiums—Total	943,888
Benefits—Ontario (net)	16,565
Benefits—Canada (net)	545,006
Total Benefits Paid	753,792

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HAMILTON, ONTARIO

Statement for the Year Ending 31st December, 1928

Organized.—March 28th, 1887. *Incorporated.*—June 1st, 1887

Officers.—Principal Officer, John L. Archer, Grand Councillor, Oshawa, Ont.; Secretary Treasurer, C. H. Fitch, Hamilton, Ont.

Auditors.—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.

Actuary.—Prof. M. A. Mackenzie, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(at date of filling report)

Jno L. Archer, G.C.; Eccles J. Gott, M.P., G.V.C.; Wm. Benson, P.G.C.; Jno. L. Dawson, P.G.C.; Hon. Dr. J. W. Edwards, M.P., Gr. Rep.; Sheriff Alex Morris, Gr. Rep.; Frank Howard Gr. Rep.; C. H. Fitch, Acting Gr. T.

Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Child Insurance Fund	Guarantee Fund	General Expense Fund	Totals
Book value of bonds and debentures not in default	$1,556,191 18	$201,507 26	$13,526 14	.....	$25,080 53	$1,796,305 11
Real estate, book value	32,000 00	.....	.....	.....	.....	32,000 00
Cash in bank or at Head Office	87,649 62	9,411 93	1,344 70	$1,000 00	24,633 46	124,039 71
Total Ledger Assets	$1,675,840 80	$210,919 19	$14,870 84	$1,000 00	$49,713 99	$1,952,344 82
Non-ledger Assets						
Interest and rents due and accrued:						
From bonds and debentures	$37,695 96	$6,469 92	$349 01	.....	$114 78	$44,629 67
From premiums, dues, etc.	37,512 18	1,846 75	242 87	$457 34	2,564 32	42,623 46
From liens on certificates *re* error in age	1,003 26	.....	.....	.....	.....	1,003 26
Supplies, office furniture, etc.	.....	.....	.....	.....	4,796 30	4,796 30
Total Non-ledger Assets	$76,211 40	$8,316 67	$591 88	$457 34	$7,475 40	$93,052 69
Total Ledger and Non-ledger Assets	$1,752,052 20	$219,235 86	$15,462 72	$1,457 34	$57,189 39	$2,045,397 51

Liabilities

Mortuary Fund:		
Death claims incurred and reported during year, but not paid	$55,775 33	
Premiums paid in advance	53 18	
		$55,828 51
Sickness Fund and Funeral Benefit:		
Claims incurred and reported during year, but not paid	$350 00	
Claims incurred during year, but not reported until after 31st December	909 90	
Premiums paid in advance	21 20	
		1,281 10
Guarantee Fund:		
Premiums paid in advance	$37 77	
Legal expenses	100 00	
		137 77
Other Benefit Funds (with details of liabilities) Child Insurance Fund:		
Amount overpaid on monthly rates	$7 88	
Credit balances due Councils	8 27	
		16 15

General Expense Fund:		
Due and accrued items for:		
Commissions	$880 75	
Expense dues paid in advance	315 38	
		$1,196 13
Total Liabilities (all funds), except Reserve		$58,459 66
Mortuary reserve, including general and investment reserve		$1,612,800 00
Sickness reserve, including special reserve		192,200 00
Child insurance reserve		7,000 00
		$1,812,000 00
Total Liabilities, including Reserve		$1,870,459 66

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$432,522 67	
Interest	79,341 78	
		$511,864 45
Sickness and Funeral Fund:		
Premiums	$21,490 43	
Interest and rents	11,851 60	
Cancelled cheque, 47,772	15 00	
		33,357 03
Guarantee Fund:		
Premiums	$371 30	
Interest	30 10	
		401 40
Other Benefit Funds (Child Insurance Department):		
Premiums	$1,818 81	
Per capita tax and certificate fees	308 19	
Interest	658 40	
		2,785 40
General Expense Fund:		
Instalments on car	$731 00	
Interest	203 76	
Expense dues from members	17,499 95	
Other sources, supplies, certificates, etc.	1,525 32	
Refund *re* Building Account	4,799 22	
		24,759 25
Total Income		$573,167 53

Disbursements

Mortuary Fund:		
Death claims	$276,945 31	
Disability claims	100 00	
Legal expense *re* deaths and debentures	1,162 22	
Actuary *re* valuations	500 00	
Registration fees, insurance	425 00	
		$279,132 53
Sickness Fund and Funeral Fund:		
Sickness claims	$18,496 00	
Funeral claims	3,250 00	
Other disbursements, share of salary of G.M.E.	833 36	
Legal expense *re* debentures	66 58	
Actuary *re* valuation	500 00	
		23,145 94
Guarantee Fund:		
Other disbursements, legal expenses	$100 00	
		100 00
General Expense Fund:		
Head office expenses		23,352 69
Agency and organization expenses		17,968 17
All other expenses		13,338 89
Total Disbursements		$357,038 22

Exhibits of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1927	12,702	$10,644,807 80	967	$843,750 00	552	$567,250 00
New issued	225	282,500 00	410	406,500 00	243	333,250 00
Old revived	93	64,058 00	19	12,500 00	12	10,000 00
Old increased	.....	1,500 00	.....	7,500 00	.....	250 00
Totals	13,020	$10,992,865 80	1,396	$1,270,250 00	807	$910,750 00
Less ceased by:						
Death	308	$293,084 00	1	$500 00	.....	.....
Disability	.....	100 00	.....	.....	.....	.....
Surrender	19	11,011 00	3	3,000 00	5	$3,500 00
Lapse	410	399,733 00	397	410,750 00	246	384,250 00
Decrease	.....	6,875 00	.....	3,000 00	.....	2,500 00
Total ceased	737	$710,803 00	401	$417,250 00	251	390,250 000
At end of 1928	12,283	$10,282,062 80	995	$853,000 00	556	$520,500 00
Temp. Susp.	93	$79,750 00	78	$66,250 00	40	$31,750 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1927	460	$129,598 00	14,681	$12,185,405 80	11,130	$9,477,532 60
New issued	80	23,475 00	958	1,045,725 00	826	952,500 00
Old revived	7	3,250 00	131	89,808 00	94	65,308 00
Old increased	.....	10,772 00	.....	20,022 00	.....	14,046 00
Transferred to	.....	.....	.....	.....	3	3,000 00
Totals	547	$167,095 00	15,770	$13,340,960 80	12,053	$10,512,386 60
Less ceased by:						
Death	.....	.....	309	$293,584 00	267	$259,981 00
Disability	.....	.....	.....	100 00	.....	100 00
Surrender	13	$6,500 00	40	24,011 00	30	19,511 00
Lapse	45	14,389 00	1,098	1,209,122 00	915	1,093,792 00
Decrease	.....	.....	.....	12,375 00	.....	12,375 00
Transferred from	.....	.....	.....	.....	5	3,000 00
Total ceased	58	$20,889 00	1,447	$1,539,192 00	1,217	$1,388,759 00
At end of 1928	489	$146,206 00	14,323	$11,801,768 80	10,836	$9,123,627 60
Temp. Susp.	16	$6,272 00	227	$184,022 00	181	$155,522 00

Exhibit of Sickness and Funeral Contracts

Number of contracts, 31st December, 1927		4,058
New contracts issued in 1928		205
Revived contracts in 1928		113
Totals		4,376
Terminated during 1928 by:		
Death	61	
Lapse	556	
Total terminated		617
In force, 31st December, 1928		3,759

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates	$1,545,500 00
Net reserve under old age and disability certificates	9,000 00
Net reserve under 20-payment life certificates	24,550 00
Net reserve under endowment at 65	13,350 00
General reserve	20,400 00
Uncompleted claims	55,800 00
	$1,668,600 00

Assets

Accrued assessments	$38,500 00
Securities with accrued interest	1,593,900 00
Cash and special deposits	119,600 00
	$1,752,000 00

The ratio of assets to liabilities was 105 per cent.
The valuation basis was CM(5) 3½% per cent.
The amount of whole life insurance valued was $10,152,505.00. Twenty-payment certificates for $706,250.00. Endowment at age 65 certificates for $363,750.00, and child insurance for $151,195.00 were also valued.

SICK DEPARTMENT

Liabilities

Future sickness claims	$410,050 00
Future death claims	72,450 00
Special sickness reserve	31,300 00
Unpaid claims	1,300 00
	$515,100 00

Assets

Future assessments	$321,600 00
Funds with accrued interest	217,400 00
Outstanding assessments	1,850 00
	$540,850 00

The ratio of assets to liabilities was 105 per cent.
The valuation basis was Manchester Unity Table with 3½% per cent.
The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

Schedule "B"

Bonds and Debentures Owned by the Society—(not in default)

Description	Par Value	Book Value
Life Insurance Fund		
Special deposit, Bank of Commerce, re Province of Quebec (on demand) 3%	$5,000 00	$5,000 00
Special Deposit, Royal Bank of Canada (on demand), 3%	2,909 85	2,909 85
Debentures of Municipalities		
Town of Morden, Man., 1930, 5¼%	$663 15	$663 15
School District of North Battleford, Sask., 1933, 6%	6,666 65	6,666 65
Town of Maple Creek, Sask., 1934, 6%	5,787 64	5,770 82
Town of New Toronto, Ont., 1940, 5½%	17,143 29	17,577 93
City of Port Arthur, Ont., 1943, 5%	11,193 34	9,324 83
City of Toronto, Ont., 1938, 5%	1,000 00	947 90
City of Port Arthur, Ont., 1940, 4½%	2,433 33	2,181 70
City of Port Arthur, Ont., 1942, 5%	486 67	459 55
City of Port Arthur, Ont., 1943, 5%	486 66	459 07
City of Port Arthur, Ont., 1934, 5%	4,000 00	3,963 20
City of Toronto, Ont., 1945, 6%	10,000 00	10,971 38
City of Fort William, Ont., 1932, 4½%	2,850 00	2,758 93
City of Port Arthur, Ont., 1934, 5%	5,000 00	4,954 00
City of Toronto, Ont., 1937, 6%	4,000 00	4,286 95
City of Toronto, Ont., 1951, 6%	8,000 00	9,086 07
City of Port Arthur, Ont., 1934, 5%	2,000 00	1,983 65
Rural Municipalities of St. Vital, Man., 1956, 5½%	17,500 00	17,500 00
City of Sydney, N.S., 1939, 4½%	10,000 00	9,070 25
City of Sydney, N.S., 1941, 5½%	11,000 00	11,414 44
Town of Glace Bay, N.S., 1936, 6%	15,000 00	13,474 60
Town of Glace Bay, N.S., 1936, 6%	5,000 00	4,558 22
City of Hamilton, Ont., 1938, 6%	1,000 00	1,057 78
City of North Vancouver, B.C., 1929, 5%	10,000 00	10,000 00
Town of Weston, Ont., 1933, 5½%	8,978 53	8,978 53
Township of Freeman, Ont., 1946, 6%	6,136 00	6,136 00
Town of Timmins, Ont., 1937, 6½%	14,000 00	15,059 52
Town of Huntsville, Ont., 1930, 5%	1,790 45	1,790 45
Town of Haileybury, Ont., 1932, 5%	7,397 88	7,313 05
Town of Oakville, Ont., 1951, 5½%	13,011 43	13,172 57
Town of Bridgeburg, Ont., 1934, 6%	1,000 00	1,018 92
Town of Bridgeburg, Ont., 1938, 5½%	14,000 00	14,361 72
Townships of Haultain and Nicol, Ont., 1935, 6%	1,516 84	1,558 25
Town of Sudbury, Ont., 1930, 5%	2,226 75	2,180 67
Town of Leamington, Ont., 1936, 6%	4,098 09	4,189 77
Town of Leamington, Ont., 1934, 6%	11,704 15	11,890 19
Town of Sudbury, Ont., 1936, 5%	4,671 96	4,469 85
Sudbury Separate School, Ont., 1937, 6%	6,610 10	6,070 55
Town of Steelton, Ont., 1944, 5½%	8,000 00	7,210 54
City of Fort William, Ont., 1930, 4½%	4,866 66	4,198 47
Town of Bridgeburg, Ont., 1930, 6%	313 83	314 68
City of Sydney, N.S., 1954, 5½%	5,000 00	5,000 00
City of Sydney, N.S., 1954, 5½%	5,000 00	5,000 00
City of Windsor, Ont., 1934, 5½%	1,192 62	1,197 19
Townships of Boston and Pacaud, Ont., 1935, 6%	2,450 00	2,505 56
City of Fort William, Ont., 1940, 5%	4,000 00	3,950 39
City of Hamilton, Ont., 1931, 5½%	10,000 00	10,138 97
Dominion of Canada Refunding Loan, 1946, 4½%	10,000 00	9,704 40

Schedule "B"—*Continued*

Debentures of Municipalities	Par Value	Book Value
City of Hamilton, Ont., 1934, 4½%	$10,000 00	$9,690 44
City of Fort William, Ont., 1935, 4½%	4,379 94	4,195 15
City of Fort William, Ont., 1940, 4½%	2,433 30	2,284 71
Town of North Bay, Ont., 1934, 5½%	5,301 95	5,285 58
Village of Grimsby, Ont., 1931, 5%	1,092 40	1,092 40
Town of Burlington, Ont., 1953, 5½%	10,306 27	10,306 27
Township of Freeman, Ont., 1947, 6%	6,809 70	6,944 70
Town of Smith's Falls, Ont., 1931, 5%	1,087 55	1,087 55
Town of New Toronto, Ont., 1941, 5½%	7,842 11	7,955 20
Town of New Toronto, Ont., 1941, 5½%	7,480 89	7,599 48
Township of Sandwich West, Ont., 1940, 6%	20,000 00	21,343 07
Town of Vegreville, Alta., 1929, 6½%	136 36	137 99
Town of Pincher Creek, Alta., 1931, 6%	5,107 75	5,223 44
Village of Chippawa, Ont., 1943, 5½%	15,704 35	16,426 02
City of Kelowna, B.C., 1929, 6%	27,000 00	27,131 70
City of Toronto, Ont., 1947, 5½%	15,000 00	15,441 21
City of Windsor, Ont., 1931, 5½%	425 70	426 46
City of Windsor, Ont., 1950, 5%	5,846 33	5,594 42
Village of Fort Erie, Ont., 1948, 5½%	3,000 00	3,034 24
Village of Fort Erie, Ont., 1955, 5½%	7,646 93	7,778 81
Village of Fort Erie, Ont., 1950, 5½%	3,888 00	3,948 68
Dominion of Canada, 1940, 4½%	25,000 00	24,327 42
Township of East York, Ont., 1950, 5½%	15,082 33	15,858 64
School District of Dalhousie, N.B., 1951, 5½%	10,000 00	10,497 12
School District of Dalhousie, N.B., 1951, 5½%	10,000 00	10,497 45
City of Revelstoke, B.C., 1953, 5%	15,000 00	14,587 16
Township of Sandwich East, Ont., 1942, 5¼%	6,343 92	6,363 26
Town of North Bay, Ont., 1929, 5%	1,725 10	1,725 10
Town of Pincher Creek, Ont., 1932, 6%	2,265 80	2,215 32
Village of Fort Erie, Ont., 1954, 5½%	11,704 30	11,704 30
Township of Tisdale, Ont., 1930, 6%	7,000 00	7,000 00
Town of Kapuskasing, Ont., 1957, 6%	17,155 03	18,591 18
Town of Kapuskasing, Ont., 1953, 6%	11,434 81	12,535 55
Township of Tisdale, Ont., 1945, 5½%	16,540 49	17,093 51
Town of Claresholm, Alta., 1929, 5½%	150 82	150 82
Town of Nanton, Alta., 1930, 5%	895 30	893 54
Town of Nanton, Alta., 1930, 5%	223 82	223 29
Town of Cochrane, Ont., 1936, 6%	2,977 72	2,948 40
Town of Burlington, Ont., 1937, 6%	8,053 68	8,232 31
Town of Sandwich, Ont., 1936, 5½%	8,084 43	8,165 87
Town of New Toronto, Ont., 1935, 5½%	1,734 94	1,734 94
City of Weyburn, Sask., 1933, 5½%	3,215 61	3,155 55
City of Fort William, Ont., 1938, 5%	1,000 00	991 01
Town of Dundas, Ont., 1934, 5%	5,289 92	5,289 92
Town of Ford City, Ont., 1935, 5%	15,000 00	14,634 65
Town of Ford City, Ont., 1932, 5%	10,000 00	9,826 92
City of Belleville, Ont., 1939, 4½%	14,000 00	13,455 88
City of Sydney, N.S., 1942, 5½%	4,000 00	4,158 70
Town of Springhill, N.S., 1933, 4%	10,000 00	7,851 61
Town of Riverside, Ont., 1935, 6%	4,257 52	4,326 18
Town of Glace Bay, N.S., 1942, 5%	13,500 00	11,747 34
Town of Maple Creek, Sask., 1933, 6%	1,708 83	1,704 39
Township of Dysart, Ont., 1934, 6%	1,336 28	1,370 23
St. Michael's Separate School, 1930, 6%	600 00	607 38
Town of Fort Frances, Ont., 1933, 6%	9,858 65	9,763 06
Town of Dryden, Ont., 1946, 5½%	13,654 61	14,632 89
School District of New Vegreville, Alta., 1932, 5%	3,600 00	3,519 21
Town of Renfrew, Ont., 1931, 5%	699 42	699 42
Town of Sutton, Ont., 1942, 5%	10,000 00	8,403 53
Town of Riverside, Ont., 1939, 6%	17,962 31	18,570 61
Town of Riverside, Ont., 1943, 6%	14,629 24	15,318 94
Town of Riverside, Ont., 1944, 6%	2,350 62	2,473 91
City of Fort William, Ont., 1950, 6%	10,000 00	10,891 68
Town of Ford City, Ont., 1955, 5%	9,400 00	9,000 49
City of Hamilton, Ont., 1936, 5%	2,000 00	2,000 00
Town of Dryden, Ont., 1930, 6%	660 60	659 33
Village of Emo, Ont., 1950, 6%	30,618 24	29,079 05
Town of Sturgeon Falls, Ont., 1941, 7%	56,625 62	58,407 77
Town of Sturgeon Falls, Ont., 1929, 7%	2,000 00	1,997 52
Town of Sandwich, Ont., 1932, 5½%	5,000 00	5,043 85
City of Niagara Falls, Ont., 1937, 5%	28,000 00	28,074 16
Town of Renfrew, Ont., 1939, 5½%	5,644 09	5,708 37
Town of Raymond, Alta., 1931, 6%	2,147 63	2,245 72
Town of Smith's Falls, Ont., 1931, 5%	3,838 93	3,838 93
City of Wetaskiwin, Alta., 1930, 5%	626 66	626 66
Town of Wainwright, Alta., 1932, 5½%	11,500 00	10,766 06
Town of Smith's Falls, Ont., 1934, 5%	7,994 65	8,110 54
Town of Trenton, Ont., 1951, 5½%	9,474 21	9,809 16
Town of Smith's Falls, Ont., 1945, 5½%	10,000 00	10,205 26
County of Peterborough, Ont., 1940, 5½%	15,691 16	16,371 75
Village of Norwich, Ont., 1950, 6%	6,062 68	6,616 03
City of Vernon, B.C., 1932, 5%	35,000 00	31,062 64
Town of Cochrane, Ont., 1933, 6%	4,775 15	4,741 75
City of Sault Ste. Marie, Ont., 1954, 5½%	10,000 00	10,204 89
Province of Ontario, 1942, 5½%	15,000 00	15,767 14
City of Toronto, Ont., 1945, 6%	9,000 00	9,860 65
Village of Fort Erie, Ont., 1953, 5½%	7,000 00	7,095 54
Village of Forest Hill, Ont., 1938, 5%	27,573 84	27,573 84
Town of Fort City, Ont., 1937, 6%	24,900 86	25,252 07
Town of Fort City, Ont., 1941, 6%	4,000 00	4,120 93
Town of Ford City, Ont., 1943, 6%	12,000 00	12,619 96
Town of Riverside, Ont., 1934, 5½%	25,000 00	24,542 60

Schedule "B"—*Continued*

Debentures of Municipalities	Par Value	Book Values
Province of British Columbia, 1946, 4½%	$5,000 00	$4,693 21
Town of Eastview, Ont., 1941, 5½%	20,000 00	20,636 70
Town of Sudbury, Ont., 1931, 5%	3,277 65	3,277 65
Town of Vegreville, Alta., 1933, 6%	10,000 00	9,895 83
Town of Kenora, Ont., 1942, 5%	25,000 00	20,689 05
Town of Sudbury, Ont., 1933, 5%	3,316 72	2,863 02
Town of Niagara Falls, Ont., 1948, 5%	12,000 00	11,609 28
Town of North Bay, Ont., 1934, 5½%	11,067 84	11,033 68
Town of Englehart, Ont., 1938, 6%	8,419 28	8,769 19
Town of Mimico, Ont., 1939, 5½%	10,330 13	10,438 29
Town of Mimico, Ont., 1935, 5½%	9,398 79	9,525 76
Town of New Liskeard, Ont., 1939, 6½%	4,884 92	5,141 61
Town of Fort Frances, Ont., 1942, 6%	17,671 64	18,139 43
Town of Mimico, Ont., 1935, 5%	7,374 90	7,335 10
Town of Timmins, Ont., 1941, 5½%	10,362 77	10,619 27
Township of Mount Joy, Ont., 1934, 6%	668 12	684 13
Town of Eastview, Ont., 1931, 5½%	5,131 00	5,121 53
Town of Grandview, Man., 1929, 5%	383 10	379 29
Town of Dauphin, Man., 1930, 5%	3,879 18	3,879 18
Roman Catholic District of Sturgeon Falls, Ont., 1944, 6%	1,367 43	1,476 57
Town of Sandwich, Ont., 1939, 5½%	17,098 22	17,322 35
Township of Teck, Ont., 1947, 5½%	27,171 46	28,369 49
Town of Watrous, Sask., 1956, 5½%	3,517 75	3,517 75
City of Wetaskiwin, Alta., 1929, 6%	173 83	173 83
Town of Dunnville, Ont., 1928, 6%	1,272 51	1,278 61
Town of Melville, Sask., 1959, 5½%	26,356 21	26,356 21
Township of Dysart, Ont., 1939, 6%	6,042 65	6,316 67
Town of Humboldt, Sask., 1975	8,472 52	6,126 07
Town of Battleford, Sask., 1959, 2%	9,448 11	9,448 11
School District of Redcliff, Alta., 1975, 3%	7,657 17	7,657 17
Town of Redcliff, Alta., 1975, 3%	19,831 99	19,831 99
Town of Mimico, Ont., 1936, 5%	11,966 44	11,886 97
Town of Mimico, Ont., 1936, 5%	6,351 41	6,309 24
Town of Taber, Alta., 1970, 4%	19,915 50	19,915 50
City of Swift Current, Sask., 1937, 3%	37,926 92	37,926 92
	$1,559,881 38	$1,556,191 18

Sick Benefit Fund		
Sudbury Coppercliff Electric Railway, 1936, 6%	$1,000 00	$1,032 88
Town of Melfort, Sask., 1931, 6%	932 34	941 02
City of Port Arthur, Ont., 1932, 5%	5,353 34	4,629 73
City of Port Arthur, Ont., 1932, 5%	4,866 66	4,539 96
City of Port Arthur, Ont., 1943, 5%	973 33	959 66
City of Port Arthur, Ont., 1943, 5%	9,733 33	9,625 41
City of Port Arthur, Ont., 1932, 5%	2,920 00	2,905 35
City of Toronto, Ont., 1933, 6%	3,000 00	3,131 43
Town of Pointe Claire, Inc., 1943, 6%	18,000 00	18,472 82
Town of North Bay, Ont., 1944, 6%	1,629 50	1,602 90
Town of Dunnville, Ont., 1951, 6%	4,469 08	4,277 48
Township of Norman, Ont., 1947, 5½%	2,136 97	2,224 83
Township of Freeman, Ont., 1948, 6%	3,375 00	3,652 26
Town of Dresden, Ont., 1930, 4½%	2,447 37	2,430 05
Town of Aurora, Ont., 1931, 4%	1,021 09	1,002 02
City of Sydney, N.S., 1954, 5½%	9,000 00	9,515 28
Town of Mimico, Ont., 1947, 6%	6,407 74	6,286 01
Town of Mimico, Ont., 1929, 6%	1,500 00	1,508 40
Township of Fanquin, Ont., 1947, 5½%	2,913 98	3,033 87
Town of Canora, Sask., 1934, 6%	2,433 47	2,380 58
Town of Kenora, Ont., 1939, 6%	11,689 45	11,932 33
City of Sault Ste. Marie, Ont., 1951, 6½%	27,000 00	27,986 86
Township of Sandwich East, Ont., 1947, 5¼%	4,897 33	4,917 79
Township of Sandwich East, Ont., 1937, 5¼%	1,982 24	1,987 82
Town of Camrose, Alta., 1929, 6%	329 00	331 26
Township of Leitch, Ont., 1936, 6%	843 72	869 33
Town of Capreol, Ont., 1937, 5%	3,681 98	3,681 98
Town of Didsbury, Alta., 1934, 6½%	3,514 96	3,382 33
City of Hamilton, Ont., 1934, 6%	6,000 00	6,133 34
City of Mattawa, Ont., 1932, 5%	1,270 49	1,237 91
Town of Fort Frances, Ont., 1929, 7%	878 57	884 82
Townships of Williamson and Owens, Ont., 1948, 5½%	1,300 00	1,368 55
Town of Vermilion, Alta., 1932, 6%	1,811 90	1,811 90
Town of Kenora, Ont., 1929, 5½%	1,770 07	1,773 86
Town of Vegreville, Alta., 1933, 6%	25,000 00	24,740 37
Town of Cochrane, Ont., 1937, 6%	6,000 00	5,506 85
Town of North Bay, Ont., 1935, 6%	3,297 82	3,254 98
Town of Kincardine, Ont., 1930, 5%	609 00	609 00
Town of Fort Frances, Ont., 1930, 6%	916 47	909 09
Town of Dunnville, Ont., 1938, 6%	8,264 71	7,820 82
Town of Melville, Sask., 1959, 5½%	2,547 96	2,547 96
Town of Battleford, Sask., 1959, 2%	691 38	691 38
Town of Redcliff, Alta., 1975, 3%	2,974 79	2,974 79
	$201,385 04	$201,507 26

Funeral Fund		
Town of Haileybury, Ont., 1930, 5%	$2,292 65	$2,313 40
Town of Haileybury, Ont., 1934, 6%	2,576 90	2,668 68
City of Oshawa, Ont., 1938, 4½%	20,000 00	20,098 45
	$24,869 55	$25,080 53

Schedule "B"—*Continued*

Child Insurance Fund	Par Value	Book Value
Town of Dunnville, Ont., 1944, 6%	$1,467 04	$1,467 04
Sudbury Coppercliff Electric Railway, 1936, 6%	1,000 00	1,032 14
City of Toronto, Ont., 1936, 6%	1,000 00	1,065 22
Town of Glace Bay, N.S., 1936, 6%	1,000 00	1,012 64
Town of Pointe Claire, Inc., 1930, 6%	1,000 00	1,014 06
City of St. Catharines, Ont., 1933, 4½%	1,000 00	981 36
City of Hamilton, Ont., 1934, 6%	3,000 00	3,075 86
Province of Ontario, 1936, 6%	1,000 00	1,061 90
City of Toronto, Ont., 1932, 6%	1,000 00	1,014 17
City of St. Catharines, Ont., 1931, 4½%	800 00	787 94
Rural Municipality of St. Vital, Man., 1933, 5½%	1,000 00	1,013 81
	$13,267 04	$13,526 14

CANADIAN ORDER OF FORESTERS

BRANTFORD, ONTARIO

Statement for the Year Ending 31st December, 1928

Incorporated, December 1st, 1879

OFFICERS

Principal Officer, F. H. Davidson; Secretary or Manager, Alf. P. van Someren; Treasurer, A. R. Galpin; Dr. U. M. Stanley, C.M.B.; A. C. Wiley, Superintendent of Organization; Auditors, W. J. Beney and Blake Elliott; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY
(*at date of filing report*)

W. M. Couper, W. E. Gowling, T. H. Murray, D. M. Craig, F. Payette, Dr. Ward Woolner.

Assets

Ledger Assets	Mortuary Fund	Sickness and Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default	$11,186,677 28	$576,409 24	.....	$11,763,086 52
Real estate, book value	.....	.....	$29,000 00	29,000 00
Cash in bank or at Head Office	303,171 63	.....	.....	303,171 63
Other ledger assets	.....	.....	12,105 29	12,105 29
Total Ledger Assets	$11,489,848 91	$576,409 24	$41,105 29	$12,107,363 44
Interest and rents due and accrued:				
From bonds and debentures	$156,724 16	$8,711 62	.....	$165,435 78
From premiums, dues, etc.	.....	.....	$7,745 75	7,745 75
From supplies and postage	.....	.....	1,696 64	1,696 64
Total Non-Ledger Assets	$156,724 16	$8,711 62	$9,442 39	$174,878 17
Total Ledger and Non-Ledger Assets	$11,646,573 07	$585,120 86	$50,547 68	$12,282,241 61

Liabilities

Mortuary Fund:		
Death claims incurred and reported during year, but not paid	$171,094 25	
Death claims incurred during year, but not reported until after 31st December	17,660 00	
Present value of unpaid death claims payable by instalments	2,522 10	
		$191,276 35
Sickness Fund and Funeral Fund:		
Claims incurred during year, but not reported until after 31st December	$13,456 60	
Bank overdraft	2,384 54	
		15,841 14

General Expense Fund:		
Salaries and organization expense due and accrued	$519 30	
Due and accrued items for:		
Good of order, $109.91; advertising, $65.00	174 91	
Telephone, telegraph, express and light	43 59	
Bank or other overdraft	97,429 38	
Any other liability, office supplies	72 19	
		$98,239 37
Total Liabilities (all funds), except Reserve		$305,356 86
Mortuary Reserve (including special reserves for mortality, investment and general purposes		$10,396,400 00
*Sick and funeral fund reserve		585,120 86
		$10,981,520 86
Total Liabilities (including Reserve)		$11,286,877 72

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$1,053,130 63	
Interest	608,945 82	
		$1,662,076 45
Sickness Fund and Funeral Fund:		
Premiums	$124,153 34	
Interest	31,654 63	
		155,807 97
General Expense Fund:		
Expense dues from members		113,264 82
Total Income		$1,931,149 24

Disbursements

Mortuary Fund:		
Death claims	$869,737 22	
Other disbursements transferred to General Fund	181 40	
Loss on sale of securities	38,206 83	
		$908,125 45
Sickness Fund:		
Sickness claims	$155,076 72	
Funeral claims	23,690 39	
Other disbursements, refund premium, overdraft and interest	99 62	
Loss on sale of securities	7,517 55	
		186,384 28
General Expense Fund:		
Head Office expenses	$44,590 76	
Agency and organization expenses	68,541 52	
All other expenses	40,610 71	
		153,742 99
Total Disbursements		$1,248,252 72

Exhibit of Policies (Mortuary)

Classification	Whole Life		Whole Life Limited Payment Premiums		20- Year Endowment at age 65	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1927	47,611	$47,171,500 00	1,305	$1,270,500 00	2,033	$2,066,500 00
New issued	324	318,250 00	666	627,500 00	1,214	1,257,000 00
Old revived	142	138,500 00	11	12,000 00	34	36,000 00
Old increased	.....	.....	.....	2,000 00	.....	5,500 00
Transferred to	2	1,500 00	17	17,000 00	30	28,000 00
Totals	48,079	$47,629,750 00	1,999	$1,929,000 00	3,311	$3,393,000 00
Less ceased by:						
Death	814	$848,500 00	10	$9,000 00	7	$7,000 00
Surrender for paid-up insurance and lapse	1,209	1,158,200 00	294	275,000 00	515	526,000 00
Decrease	.....	2,500 00	.....	2,500 00	.....	4,000 00
Transferred from	46	44,500 00	1	500 00	4	3,500 00
Total ceased	2,069	$2,053,700 00	305	$287,000 00	526	$540,500 00
At end of 1928	46,010	$45,576,050 00	1,694	$1,642,000 00	2,785	$2,852,500 00

* Ledger amount of sick and funeral fund, see note page 254.

Exhibit of Policies (Mortuary)—*Continued*

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (12)	Amount (13)
At end of 1927	40	$120,000 00	50,989	$50,628,500 00	24,306	$24,382,300 00
New issued	21	63,000 00	2,225	2,265,750 00	768	757,500 00
Old revived	.....	.....	187	186,500 00	79	77,000 00
Card additions	.....	.....	.....	.....	8	7,500 00
Old increased	.....	6,000 00	.....	13,500 00	.....	3,500 00
Transferred to	3	3,000 00	52	49,500 00	10	10,500 00
Totals	64	$192,000 00	53,453	$53,143,750 00	25,171	$25,238,300 00
Less ceased by:						
Death	.....	.....	831	$864,500 00	486	$506,500 00
Surrender for paid-up insurance and lapse	6	18,000 00	2,024	1,977,200 00	895	882,900 00
Decrease	.....	2,000 00	.....	11,000 00	.....	3,000 00
Card deductions	.....	.....	.....	.....	17	19,500 00
Transferred from	1	1,000 00	52	49,500 00	10	10,500 00
Total ceased	7	$21,000 00	2,907	$2,902,200 00	1,408	$1,422,400 00
At end of 1928	57	$171,000 00	50,546	$50,241,550 00	23,763	$23,815,900 00
			*2,840	$862,436 63		

*Paid-up insurance not included in above.

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts, 31st December, 1927	33,996
New contracts issued in 1928	1,554
Revived contracts in 1928	133
Totals	35,683
Terminated during 1928 by:	
Death	480
Lapse	1,419
Total terminated	1,899
In force, 31st December, 1928	33,784

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates	$8,784,000 00
Net reserve under paid-up certificates, limited payment life and endowment	712,400 00
Special mortuary reserve	900,000 00
General reserve	61,700 00
Investment reserve	300,000 00
Accrued claims	191,300 00
	$10,949,400 00

Assets

Life insurance fund	$11,647,400 00
Other assets	7,000 00
	$11,654,400 00

The ratio of assets to liabilities was 106.44 per cent.

The valuation basis was CM (5) 3½ per cent. (Canadian Males Table of Mortality).

The amount of whole life insurance valued was $45,576,050.00. The amount of paid-up insurance valued was $862,437.00. The amount of all other funds valued $4,665,500.00, According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

SICKNESS DEPARTMENT

The Actuary reports that certain amendments as to rates and benefits were recommended to the last High Court. These were not then adopted, but a committee was appointed to consult with the Actuary and prepare recommendations for the next Council of the Order. A further report will be available in the next valuation.

Schedule "B"

Bonds and Debentures Owned by the Society

Mortuary Fund	Par Value	Book Value
Dominion of Canada Victory Loan, 1934, 5½%	$100,000 00	$100,000 00
Dominion of Canada Victory Loan, 1934, 5½%	1,556,000 00	1,525,755 08
Dominion of Canada Victory Loan, 1934, 5½%	732,167 31	732,167 31
Dominion of Canada Conversion Loan, 1932, 5½%	100,000 00	99,932 13
Dominion of Canada Victory Loan, 1934, 5½%	50,000 00	51,191 09
Dominion of Canada Victory Loan, 1937, 5½%	6,300 00	6,300 00
Government of Quebec (deposit)	5,000 00	5,000 00
D.C. Guar., Canadian National Rys., 1946, 6½%	65,000 00	73,674 19
D.C. Guar., Canadian National Rys., 1946, 6½%	35,000 00	39,670 52
D.C. Guar., Canadian National Rys., 1946, 6½%	50,000 00	57,738 60
D.C. Guar., Canadian National Rys., 1938, 5%	625,000 00	618,560 59
D.C. Guar., Canadian National Rys., 1940, 7%	25,000 00	28,499 94
Province of Ontario, 1941, 6%	50,000 00	49,162 52
Province of Ontario, 1941, 6%	7,000 00	7,645 05
Province of Ontario, 1943, 6%	33,000 00	36,512 43
Province of Ontario, 1948, 5%	154,000 00	150,239 14
Province of Ontario, 1948, 5%	50,000 00	48,778 91
Province of Ontario, 1948, 5%	46,000 00	44,876 51
Province of Ontario, 1935, 6%	50,000 00	52,715 07
Province of B.C. Guar., Canadian Northern Rys., 1950, 4½%	121,666 66	88,117 75
Province of B.C. Guar., Canadian Northern Pacific Rys., 1950, 4%	32,908 40	26,841 72
Province of B.C. Guar., Canadian Northern Pacific Rys., 1950, 4½%	11,261 46	9,903 19
Province of B.C, Guar., Canadian Northern Pacific Rys., 1950, 5½%	13,071 86	11,495 17
Province of B.C. Guar., Canadian Northern Pacific Rys., 1950, 4%	15,758 26	12,852 83
D.C. Guar., Grand Trunk Rys., 1940, 7%	33,000 00	37,619 94
D.C. Guar., Grand Trunk Rys., 1940, 7%	50,000 00	56,849 12
D.C. Guar., Grand Trunk Rys., 1940, 7%	25,000 00	28,724 56
D.C. Guar., Grand Trunk Rys., 1940, 7%	45,000 00	51,426 20
D.C. Guar., Grand Trunk Rys., 1940, 7%	50,000 00	57,118 46
Province of Alberta Guar., Canadian Northern Western Rys., 1942, 4½%	138,953 06	130,180 53
Province of Alberta Guar., Canadian Northern Western Rys., 1942, 4½%	48,666 66	44,168 25
Province of Alberta, 1936, 6%	7,000 00	7,402 50
Town of Palmerston, 1936, 5%	14,628 87	14,578 87
Town of Selkirk, 1939, 5%	16,000 00	15,898 88
School District of Raymond, 1939, 6%	7,333 32	7,804 75
School District of Stettler, 1941, 5%	6,500 01	6,500 01
Town of Indian Head, 1944, 6%	2,132 80	2,199 29
Town of Kindersley, 1951, 6%	12,272 75	12,991 81
Town of Canora, 1932, 5%	5,211 13	5,122 00
Town of Castor, 1932, 5½%	1,759 77	1,759 77
Rural Municipality of Rosedale, 1932, 4½%	3,000 00	2,949 12
School District of Wynyard, 1943, 7%	9,000 00	9,460 43
Rural Municipality of Stonehenge, 1933, 5½%	3,000 00	3,020 02
Town of Claresholm, 1945, 5½%	31,922 15	31,922 15
Town of Selkirk, 1949, 5%	2,000 00	2,010 85
City of Lachine, 1941, 4%	13,000 00	13,000 00
City of Lachine, 1940, 4%	14,000 00	13,867 96
School Commission of Rivierre Ste. Pierre, 1938, 5½%	15,000 00	15,418 65
Town of Dalhousie, 1938, 4½%	8,000 00	7,749 60
Town of Selkirk, 1939, 5%	13,500 00	13,411 48
City of Strathcona, 1929, 4½%	10,000 00	9,975 85
Town of Kenora, 1940, 5%	25,000 00	24,720 00
City of North Battleford, 1936, 5%	17,500 00	17,358 25
Town of Dauphin, 1930, 5%	9,000 00	8,968 34
City of North Battleford, 1942, 5¼%	50,000 00	46,204 26
City of Medicine Hat, 1933, 5%	47,693 35	45,659 32
City of Lethbridge, 1943, 5%	3,893 05	3,517 70
City of Medicine Hat, 1943, 5%	10,000 00	9,492 90
City of Medicine Hat, 1934, 5%	18,000 00	17,577 66
City of Medicine Hat, 1934, 5%	33,000 00	31,473 33
City of Medicine Hat, 1933, 5%	1,946 67	1,863 72
City of Saskatoon, 1943, 5%	20,000 00	18,039 94
City of Saskatoon, 1943, 5%	15,145 58	13,661 44
Municipal of Coquitlam, 1941, 5%	81,000 00	70,537 58
City of Sault Ste. Marie, 1945, 5½%	5,000 00	4,803 50
City of Ottawa, 1945, 5%	50,000 00	47,925 00
City of Toronto, 1945, 4½%	50,000 00	45,163 63
Montreal Protestant School Commission, 1942, 4%	25,000 00	19,630 10
Town of Orillia, 1944, 5%	15,476 26	14,103 63
School of Commerce of LaSalle, 1954, 5½%	15,000 00	15,141 08
Town of Pointe Claire, 1934, 5½%	70,000 00	70,444 83
School District of Prince Albert, 1964	9,328 65	9,328 65
City of Prince Albert, 1964	66,729 50	66,729 50
Roman Catholic School Commission of Verdun, 1943, 5½%	50,000 00	51,846 21
Town of Dauphin, 1934, 5%	4,000 00	3,952 75
City of Edmonton, 1964, 5½%	3,500 00	3,669 90
City of Edmonton, 1956, 5½%	12,000 00	12,659 66
City of Edmonton, 1951, 4½%	1,459 99	1,343 11
Township of York, 1939, 5½%	11,559 00	11,805 12
Town of Pointe Claire, 1935, 5½%	1,000 00	1,022 95
Sisters of Charity (subsidized by Province of Quebec), 1945, 5%	21,000 00	21,000 00
City of Victoria, 1953, 5½%	25,000 00	26,809 73
Montreal Protestant School of Commerce, 1938, 4%	21,000 00	19,692 22
Rural Municipality of St. James, 1956, 5½%	46,688 01	46,688 01
Town o Listowel, 1938,5%	3,013 83	3,013 83
City of Moose Jaw, 1938, 5%	19,754 10	19,632 53

Schedule "B"—*Continued*

Mortuary Fund	Par Value	Book Value
City of Cranbrook, 1929, 5%	$917 04	$915 94
Town of Camrose, 1930, 5%	4,998 27	4,989 61
Town of Fort Saskatchewan, 1930, 5½%	3,861 95	3,868 70
Town of Virden, 1931, 5%	5,463 02	5,460 53
City of Red Deer, 1941, 5%	12,527 69	12,433 62
Town of Cochrane, 1932, 6%	9,063 14	9,114 56
Rural Municipality of Key West, 1932, 6%	2,600 00	2,644 05
Town of Vegreville, 1942, 6%	25,870 88	25,474 54
City of Red Deer, 1943, 6%	15,193 08	14,809 08
Town of Cornwall, 1940, 5½%	28,564 70	29,359 47
Township of Colchester, 1943, 5½%	7,800 00	8,808 70
Town of Harriston, 1934, 4½%	1,427 79	1,433 79
Town of Waterloo, 1938, 5½%	10,501 59	10,527 59
Town of Magrath, 1933, 5%	3,821 49	3,692 98
Town of Sudbury, 1943, 5%	19,528 53	18,198 91
Essex Border Utilities Commission, 1952, 5¾%	50,359 25	51,897 66
Essex Border Utilities Commission, 1954, 5¾%	22,116 61	22,596 60
Essex Border Utilities Commission, 1950, 5¾%	18,000 00	18,815 44
Essex Border Utilities Commission, 1956, 5½%	50,000 00	51,392 73
Town of Leamington, 1942, 5½%	24,170 56	23,684 18
School District of Lethbridge, 1961, 5½%	26,250 00	28,207 28
Town of Leamington, 1940, 5¼%	3,000 00	3,116 54
Town of Parrsboro, 1929, 4%	4,000 00	4,004 67
Town of Drummondville, 1930, 5%	1,511 00	1,525 88
City of Fort William, 1929, 4½%	15,000 00	15,008 10
City of Fort William, 1939, 4½%	51,000 00	51,424 07
Town of Cote-des-Neiges, 1940, 5%	25,000 00	25,547 11
City of Enderby, 1936, 5%	9,000 00	8,854 20
City of Lethbridge, 1940, 4½%	11,000 00	9,603 00
District of North Vancouver, 1933, 5%	38,933 33	37,679 22
Municipality of Point Grey, 1937, 5%	11,193 18	10,545 22
City of Lachine, 1955, 5%	50,000 00	44,890 00
City of Sault Ste. Marie, 1951, 6%	47,000 00	44,771 15
City of Winnipeg, 1941, 6%	30,000 00	32,185 67
Roman Catholic School Commission of Verdun, 1964, 5½%	94,000 00	95,864 92
School Commission of Ste. Madeleine d'Outremont, 1949, 5½%	15,000 00	15,470 43
City of Fort William, 1940, 5%	11,000 00	10,854 31
School Commission of Windsor, 1944-48, 5½%	38,290 37	39,853 38
Municipality of Point Grey, 1941, 5%	40,000 00	39,814 61
City of Welland, 1940, 5½%	10,096 61	10,384 31
Roman Catholic Commission of Toronto, 1943, 5½%	30,000 00	31,531 55
City of Edmonton, 1953, 5%	3,406 66	3,358 88
City of Edmonton, 1935, 5½%	2,000 00	2,043 83
Township of York, 1940, 6%	21,170 00	22,328 64
Town of Grimsby, 1936, 5%	4,817 00	4,842 42
Town of Kenora, 1940, 5%	8,648 53	8,527 91
Town of Yellow Grass, 1930, 6½%	825 56	837 85
School District of Weyburn, 1941, 6%	13,000 00	13,627 71
Town of Whitewood, 1941, 5%	3,666 34	3,506 19
Rural Municipality of Caldeonia, 1932, 5%	2,400 00	2,386 34
Rural Municipality of Heart's Hill, 1932, 6%	2,000 00	2,033 92
Rural Municipality of Invermay, 1932, 5%	2,400 00	2,386 34
Town of Outlook, 1933, 5%	9,032 66	8,758 18
Town of Leamington, 1945, 5½%	13,852 67	14,363 35
School District of Didsbury, 1937, 6%	5,400 00	5,666 78
Town of Minnedosa, 1932, 5%	2,786 74	2,762 46
Town of Cardston, 1932, 6%	2,044 48	2,057 12
Town of Cardston, 1932, 6%	724 90	729 05
Town of Deloraine, 1932, 6%	1,812 56	1,823 07
Town of Outlook, 1942, 5%	9,658 80	8,999 74
Township of North York, 1951, 5½%	52,112 25	54,589 45
City of Vancouver, 1939, 3½%	35,000 00	33,456 50
Town of Maisonneuve, 1952, 4½%	7,512 60	7,538 60
Town of Maisonneuve, 1952, 4½%	7,322 37	7,447 37
Town of Dauphin, 1933, 6%	700 00	696 45
City of Swift Current, 1937, 3 and 3½%	21,000 00	21,000 00
City of Kamloops, 1941, 5½%	24,000 00	24,674 12
City of Edmonton, 1944, 5½%	3,000 00	3,127 61
Township of York, 1940, 6%	17,726 29	18,574 99
Township of Sandwich East, 1935, 6½%	4,838 71	5,029 28
School Commission of Ford City, 1955, 5½%	13,101 18	13,725 46
Township of East York, 1948, 5%	75,500 00	75,381 73
Roman Catholic School Commission of Toronto, 1941, 6%	90,000 00	98,419 44
Village of Fort Erie, 1958, 5½%	26,423 95	27,483 44
City of Lethbridge, 1933, 5%	2,272 70	2,303 17
Town of Stettler, 1930, 5½%	4,479 81	4,486 80
Town of Stonewall, 1930, 5½%	803 43	803 43
Town of Stettler, 1930, 5½%	2,008 13	2,015 56
City of Red Deer, 1931, 5%	4,262 44	4,252 24
Town of Vermillion, 1931, 6%	2,796 41	2,801 28
Town of Kindersley, 1942, 6%	31,086 04	31,779 45
Town of Mount Forest, 1945, 5½%	8,951 00	8,869 68
City of Kitchener, 1930, 4%	904 80	913 26
Town of Cardston, 1933, 6%	1,500 00	1,471 08
Town of Shoal Lake, 1932, 5%	3,871 24	3,677 17
School Commission of St. Edouard, 1933, 4½%	10,000 00	10,166 52
City of St. John's, Que., 1929, 4½%	15,000 00	15,014 24
City of Sydney, 1932, 4%	7,000 00	6,687 80
Town of Birtle, 1929, 4½%	15,000 00	14,909 51
City of Medicine Hat, 1932, 5%	8,000 00	7,857 91
City of Medicine Hat, 1943, 5%	14,000 00	13,293 15
City of Saskatoon, 1945, 5%	5,000 00	4,421 05
District of South Vancouver, 1962, 5%	75,000 00	64,224 98

Schedule "B"—*Continued*

Mortuary Fund	Par Value	Book Value
District of South Vancouver, 1962, 5%	$30,000 00	$25,689 92
District of South Vancouver, 1962, 5%	20,000 00	17,125 68
School Commission of St. Sacrament de Lachine, 1952, 5½%	15,500 00	15,936 84
City of Brandon, 1933, 5%	1,000 00	984 83
City of Edmonton, 1947, 5½%	13,000 00	13,578 16
City of Edmonton, 1952, 4½%	1,946 66	1,786 23
Township of East York, 1935, 5½%	79,087 59	80,348 69
Township of East York, 1938, 5½%	17,085 47	17,439 23
Town of Midland, 1932, 4%	4,198 38	4,198 38
Town of Beauceville, 1935, 5%	3,836 00	3,868 36
Town of Fort Saskatchewan, 1929, 6%	461 28	465 96
Town of Fort Saskatchewan, 1929, 6%	461 28	464 06
Town of Yorkton, 1930, 5%	5,072 95	5,055 09
Town of High River, 1930, 5%	432 78	430 39
Town of Kenora, 1936, 5½%	20,000 00	20,318 44
School District of Camrose, 1933, 6%	3,566 64	3,646 48
School District of Camrose, 1931, 6%	810 00	822 94
Town of Castor, 1931, 5½%	451 50	451 50
Town of Indian Head, 1946, 5%	10,000 00	9,574 20
City of Medicine Hat, 1931, 5%	2,000 00	1,946 46
Town of Tofield, 1964, 6%	44,710 89	44,710 89
Township of North York, 1939, 5½%	40,832 32	42,015 93
Town of Chicoutimi, 1951, 4½%	7,310 00	7,330 73
Town of Mount Forest, 1937, 4½%	2,400 00	2,214 91
City of Wetaskiwin, 1939, 5%	8,104 96	8,211 31
Town of Carmen, 1939, 5%	13,000 00	13,597 28
Town of Thessalon, 1939, 5%	10,806 56	10,806 56
Town of Minnedosa, 1931, 5%	170 48	169 26
Rural Municipality of Prairie, 1933, 5½%	1,250 00	1,201 76
City of Regina, 1935, 4½%	7,000 00	7,019 25
Town of Belleville, 1940, 4%	10,000 00	10,057 97
School Commission of St. Gregoire, 1938, 5%	12,000 00	13,108 23
Town of Cote St. Laurent, 1933, 4⅜%	1,001 52	1,001 52
City of Port Arthur, 1935, 5%	45,000 00	46,339 34
City of Port Arthur, 1931, 5%	15,000 00	15,191 84
Town of St. Louis, 1941, 4%	10,000 00	9,900 00
Town of St. Louis, 1940, 4%	10,000 00	10,000 00
Town of Terrebonne, 1942, 4½%	6,750 00	6,789 60
Town of Grand Mere, 1931, 5%	16,000 00	16,231 93
Town of Grand Mere, 1933, 4½%	10,000 00	10,113 83
Town of Sydney, 1931, 4½%	10,000 00	10,062 80
Town of Montreal West, 1941, 4%	10,000 00	9,545 82
Village of Rosemont, 1936, 5%	27,000 00	28,021 06
Town of Fraserville, 1933, 4½%	3,000 00	3,000 00
Town of Arcola, 1939, 6%	5,000 00	5,375 01
City of Sault Ste. Marie, 1932, 5%	20,900 00	21,024 15
City of Weyburn, 1935, 5%	11,000 00	11,076 94
Town of Pointe-aux-Trembles, 1953, 5%	61,000 00	51,500 76
Town of Pointe-aux-Trembles, 1953, 5%	69,000 00	58,254 95
City of Nanaimo, 1933, 5%	23,892 85	23,210 60
Town of Drummondville, 1951, 5%	13,150 00	11,958 71
City of Fort William, 1940, 4½%	19,000 00	15,956 30
City of Laval-des-Rapides, 1965, 6%	14,000 00	12,582 85
City of Sault-au-Recollet, 1955, 6%	25,000 00	24,195 70
School Commission of St. Stanislas, 1940, 6%	34,000 00	34,000 00
Toronto Power Co., 1941, 4½%	73,000 00	65,244 52
Lethbridge Northern Irrigation District, 1951, 6%	50,000 00	53,204 50
Montreal Metropolitan Commission, 1942, 5%	200,000 00	191,699 24
City of Hull, 1947, 5½%	50,000 00	50,580 31
Toronto Power Co., 1941, 4½%	68,133 33	62,330 10
Toronto Power Co., 1941, 4½%	29,200 00	26,719 82
Village of Hudson, 1949, 5½%	10,000 00	10,061 51
City of St. Lambert, 1952, 5½%	120,000 00	122,658 96
City of Verdun, 1941, 6%	5,000 00	5,301 39
City of Verdun, 1941, 6%	25,000 00	26,466 44
City of Three Rivers, 1953, 5½%	10,000 00	10,342 27
City of St. Lambert, 1952, 5½%	50,000 00	51,348 40
Toronto Power Co., 1941, 4½%	48,666 66	45,744 24
City of Hull, 1947, 5½%	25,000 00	26,048 17
City of St. Lambert, 1964, 5½%	20,000 00	20,710 63
Town of Montreal North, 1958, 6%	147,000 00	161,024 38
Town of St. Michel, 1956, 6%	25,000 00	27,729 01
City of Three Rivers, 1947, 5½%	44,000 00	46,396 76
Town of Ville Ste. Pierre, 1955, 6%	6,000 00	6,649 74
Town of Pointe-aux-Trembles, 1940, 6%	5,000 00	5,316 37
Town of St. Michel, 1956, 6%	3,000 00	3,318 50
Town of Montreal East, 1954, 6%	3,000 00	3,309 57
Town of Hampstead, 1959, 6%	8,000 00	8,980 06
Town of Montreal East, 1954, 6%	7,000 00	7,793 36
Town of St. Michel, 1955, 6%	4,000 00	4,457 46
Town of Pointe-aux-Trembles, 1941, 6%	8,000 00	8,565 36
Town of Montreal North, 1956, 6%	6,000 00	6,698 08
City of St. Lambert, 1961, 6%	40,000 00	44,674 61
Town of Montreal North, 1956, 6%	5,000 00	5,536 96
Town of Pointe-aux-Trembles, 1942, 6%	7,500 00	8,020 42
Town of Hampstead, 1961, 6%	21,000 00	23,453 62
Town of Montreal East, 1955, 6%	6,000 00	6,636 42
Town of Montreal North, 1957, 6%	42,000 00	46,629 76
Town of St. Michel, 1956, 6%	38,000 00	42,123 13
Town of Shawinigan Falls, 1945, 5½%	5,000 00	5,206 22
Town of Shawinigan Falls, 1945, 5½%	21,000 00	21,872 61
Town of St. Michel, 1955, 6%	103,000 00	113,990 23
Town of Montreal East, 1946, 6%	1,000 00	1,091 15

Schedule "B"—*Continued*

Mortuary Fund	Par Value	Book Value
Town of Pointe-aux-Trembles, 1953, 6%	$30,000 00	$33,363 86
City of Edmonton, 1945, 5½%	50,000 00	50,230 57
Town of Montreal North, 1955, 6%	5,000 00	5,533 53
Town of St, Michel, 1954, 6%	5,000 00	5,566 07
School Commission of Three Rivers, 1954, 5%	94,600 00	93,297 47
School Commission of LaSalle, 1956, 5½%	22,000 00	22,959 81
Town of Montreal East, 1954, 6%	35,000 00	38,967 19
Town of Montreal North, 1956, 6%	3,000 00	3,349 02
Town of Pointe-aux-Trembles, 1953, 6%	1,000 00	1,118 74
Town of Montreal North, 1957, 6%	6,000 00	6,712 39
Town of Montreal East, 1946, 6%	3,000 00	3,295 08
Town of St. Pierre-aux-Liens, 1956, 6%	3,000 00	3,378 03
City of St. Lambert, 1952, 5½%	10,000 00	10,549 56
City of Three Rivers, 1953, 5½%	2,000 00	2,110 65
School Commission of Grand Mere, 1956, 5%	32,000 00	31,960 06
Town of Pointe-aux-Trembles, 1942, 6%	500 00	540 98
Montreal Protestant School Commission, 1939, 5%	34,000 00	34,000 00
City of Edmonton, 1945, 5½%	130,000 00	132,280 00
City of Edmonton, 1945, 5½%	176,000 00	182,933 48
Town of Neepawa, 1943, 6%	5,000 00	5,369 70
City of Hull, 1962, 5½%	5,000 00	5,311 84
City of St. Lambert, 1956, 5½%	1,000 00	1,063 93
City of St. Lambert, 1954, 5½%	1,000 00	1,049 09
City of Edmonton, 1946, 5%	1,000 00	988 31
City of Edmonton, 1945, 5½%	86,000 00	89,941 98
Lethbridge Northern Irrigation District, 1951, 6%	39,000 00	44,428 56
Town of Montreal East, 1946, 6%	1,000 00	1,014 95
City of St, John, 1940, 3½%	500 00	427 81
Town of Pointe-aux-Trembles, 1942, 6%	500 00	544 80
Town of LaTuque, 1944, 5%	4,000 00	3,971 15
Town of LaTuque, 1944, 5%	15,000 00	14,891 88
Town of Hampstead, 1959, 6%	3,000 00	3,418 15
Township of East York, 1940, 5½%	25,000 00	26,116 82
City of Moose Jaw, 1936, 5%	2,666 64	2,655 08
City of Moose Jaw, 1939, 5%	11,853 23	11,761 34
City of Swift Current, 1937, 3 and 3½%	6,145 77	6,145 77
Town of Haileybury, 1931, 5%	2,222 47	2,211 75
School District of Sacre Coeur, 1932, 6%	500 00	494 21
Town of Strassbourg, 1933, 6%	4,408 31	4,232 63
Town of Waterloo, 1930, 4%	1,090 44	1,092 92
School District of Weyburn, 1936, 5%	5,222 48	5,423 47
Village of Megantic, 1936, 5%	8,350 00	8,562 75
Town of Stettler, 1931, 5½%	3,837 94	3,856 28
City of Swift Current, 1937, 3 and 3½%	7,937 04	7,937 04
City of Swift Current, 1937, 3 and 3½%	10,914 65	10,914 65
Town of Stettler, 1931, 5½%	1,241 57	1,246 98
Town of Castor, 1931, 5½%	677 21	677 21
Township of North York, 1939, 5½%	24,130 20	24,805 89
Town of Leamington, 1940, 5¼%	2,000 00	2,039 15
Town of Bridgeburg, 1956, 5½%	6,788 22	7,158 55
Town of Collingwood, 1930, 4%	8,900 00	8,922 00
City of Winnipeg, 1932, 4%	20,000 00	20,274 91
Town of Napanee, 1929, 4%	1,112 00	1,111 38
Town of Maisonneuve, 1940, 4½%	10,000 00	10,223 14
Town of Cote St. Louis, 1935, 5%	16,000 00	16,631 20
City of Sault Ste. Marie, 1931, 4%	10,000 00	9,977 68
City of Strathcona, 1933, 6%	6,000 00	6,301 86
City of Strathcona, 1933, 6%	10,000 00	10,450 00
City of Swift Current, 1937, 3 and 3½%	45,000 00	45,000 00
District of Penticton, 1942, 6%	5,000 00	4,827 98
District of Penticton, 1941, 6%	68,000 00	68,000 00
City of Port Arthur, 1935, 5%	17,000 00	16,206 10
School Commission of Winnipeg, 1945, 4%	32,000 00	27,943 62
School Commission of Windsor, 1937, 5½%	6,217 89	6,263 11
School Commission of Windsor, 1939, 5½%	1,033 71	1,041 72
Roman Catholic School Commission of St, Gregoire, 1955, 6%	100,000 00	111,206 81
Town of Montreal North, 1954, 6%	1,000 00	1,105 76
School Commission of Windsor, 1944, 5½%	20,000 00	20,595 47
School Commission of Lachine, 1932, 5½%	25,000 00	25,267 23
Town of St. Michel, 1954, 6%	30,000 00	33,172 74
Town of St. Michel, 1954, 6%	97,000 00	107,258 55
Roman Catholic School Commission of Montreal East, 1945, 5%	40,000 00	39,171 98
City of Calgary, 1935, 5%	23,000 00	22,623 54
City of Calgary, 1944, 5%	7,000 00	6,804 91
Town of St. Michel, 1954, 6%	22,000 00	24,474 12
Town of St. Michel, 1954, 6%	1,000 00	1,113 34
City of Edmonton, 1941, 7%	25,000 00	27,935 61
Protestant School Commission of Sherbrooke, 1938, 5½%	24,500 00	25,048 57
Township of Bagot, 1956, 5½%	34,000 00	35,301 26
City of London, 1932, 5%	3,000 00	3,000 00
City of Calgary, 1935, 5%	4,000 00	3,980 46
City of Edmonton, 1953, 5%	5,840 00	5,757 48
City of Edmonton, 1945, 5½%	3,500 00	3,654 73
City of Edmonton, 1946, 5½%	60,000 00	62 800 76
School District of Saskatoon, 1953, 5%	5,000 00	4,880 87
Town of Timmins, 1936, 5½%	11,761 78	11,903 96
City of Wetaskiwin, 1929, 6%	266 54	266 54
Town of Huntsville, 1931, 5%	3,897 34	3,934 39
City of Sarnia, 1929, 4%	375 00	390 84
Town of Mount Forest, 1936, 5½%	2,178 05	2,178 05
Town of Perth, 1934, 5%	2,800 00	2,766 41
Town of Morrisburg, 1945, 4½%	6,873 88	6,492 17
Village of Markdale, 1 37, 5%	4,700 00	4,597 96

Schedule "B"—*Continued*

Mortuary Fund	Par Value	Book Value
City of Regina, 1936, 4½%	$16,641 34	$16,708 22
Town of New Liskeard, 1938, 5%	7,534 39	7,534 39
Town of Humboldt	46,503 68	46,503 68
Town of Winchester, 1929, 5%	900 00	937 95
Town of Palmerston, 1929, 5%	343 57	345 25
Town of Battleford	14,415 04	14,415 04
Town of Macleod, 1974, 4%	30,466 40	30,466 40
Town of Bruce Mines, 1930, 5%	5,000 00	4,961 42
Township of Teck, 1946, 6%	50,000 00	54,515 26
Town of Estevan, 1941, 5%	10,174 35	9,099 67
Town of Elkhorn, 1930, 5%	1,192 40	1,184 17
Town of Yorkton, 1931, 5%	3,212 26	3,195 63
Town of Souris, 1941, 5%	17,109 84	16,856 12
Town of Post Stanley, 1929, 5%	758 97	755 38
Town of Bassano, 1975, 3%	7,020 05	7,020 05
Town of Taber, 1970, 4%	15,404 62	15,404 62
Town of Redcliffe, 1975, 3%	14,465 43	14,465 43
Town of Outlook, 1932, 5%	1,422 70	1,386 23
School District of Radville, 1932, 6%	1,400 00	1,396 06
Town of Melville, 1958, 5½%	4,085 35	4,085 35
Rural Municipality of Prairie, 1932, 5½%	2,000 00	1,944 96
Town of Melfort, 1943, 8%	16,000 00	16,525 58
Town of Cardston, 1932, 6%	327 93	322 13
Town of Cardston, 1932, 6%	332 14	326 66
Village of Point Edward, 1932, 6%	3,420 04	3,420 04
Town of Sudbury, 1931, 5%	2,577 77	2,519 40
City of Red Deer, 1943, 6%	2,194 88	2,159 52
Town of Dauphin, 1934, 6%	2,786 65	2,760 86
Town of Watrous, 1956, 5½%	5,875 64	5,875 64
	$11,174,880 69	$11,186,677 28

Sick and Funeral Benefit Fund	Par Value	Book Value
Dominion of Canada Victory Loan, 1934, 5½%	$167,832 69	$167,832 69
D.C, Guar,, Grand Trunk Rys., 1940, 7%	25,000 00	28,408 54
Province of Ontario, 1948, 5%	50,000 00	48,778 91
Town of Ridgetown, 1934, 4½%	2,469 87	2,482 50
Town of Indian Head, 1936, 5%	8,000 00	8,102 46
Town of Indian Head, 1930, 5%	2,000 00	2,011 22
Town of Blairmore, 1932, 5½%	4,692 60	4,586 74
Rural Municipality of Rosemont, 1933, 5½%	2,000 00	2,013 33
City of Calgary, 1935, 5%	20,000 00	20,628 70
City of Brantford, 1930, 3¾%	15,000 00	14,973 00
Town of Dauphin, 1944, 6%	3,789 65	3,689 32
School Commission of Coteau Ste. Pierre, 1955, 6%	9,000 00	9,000 00
Town of Orillia, 1944, 5%	28,841 31	26,353 76
City of Prince Albert, 1964	15,784 86	15,784 86
City of Edmonton, 1941, 7%	2,000 00	2,246 34
Roman Catholic School Commission of River Ste, Pierre, 1944, 5½%	1,000 00	1,038 48
Rural Municipality of St, James, 1956, 5½%	2,911 99	2,911 99
Town of Strasbourg, 1931, 6%	1,165 29	1,133 57
Town of Waterloo, 1938, 5¼%	4,361 50	4,369 58
Town of Qu'Appelle, 1935, 5%	4,666 82	4 741 63
Town of Raymond, 1936, 5%	10,666 64	10,464 45
Town of Yorkton, 1933, 5%	1,900 97	1,843 18
Town of Eastview, 1944, 5%	9,000 00	8,099 02
City of Cranbrook, 1929, 5%	1,146 30	1,144 90
Town of Shoal Lake, 1934, 6%	1,714 88	1,649 41
Municipality of Penticton, 1931, 5%	2,000 00	1,945 76
School Commission of Hull, 1953, 5½%	13,500 00	13,589 89
Town of LaSalle, 1954, 5%	1,000 00	1,000 00
City of Edmonton, 1947, 5½%	4,000 00	4,146 72
Roman Catholic School Commission of Bedford, 1952, 5½%	1,200 00	1,247 56
Municipality of Elfros, 1931, 6%	1,500 00	1,524 04
School District of Strathcona, 1939, 5%	1,833 34	1,833 34
Town of Greenfield Park, 1942, 5%	20,000 00	17,953 50
Toronto Power Co., 1941, 4½%	48,666 66	43,496 29
City of Hull, 1934, 5%	11,000 00	10,760 57
Town of Pointe-aux-Trembles, 1953, 6%	9,000 00	9,884 57
City of St. Lambert, 1954, 5½%	1,000 00	1,049 40
City of Verdun, 1954, 5½%	1,000 00	1,056 01
Town of Ste. Rose, 1954, 6%	10,000 00	11,133 49
City of Swift Current, 1937, 3 and 3½%	17,817 46	18,817 46
Town of Yorkton, 1929, 5%	328 55	325 30
Village of Blyth, 1932, 5%	1,422 71	1,414 48
City of Halifax, 1952, 6%	2,000 00	2,248 80
Town of Iroquois, 1932, 4%	3,100 00	3,963 69
Village of Dundalk, 1939, 5%	2 701 68	2,701 68
Town of Melville, 1958, 5½%	16,263 51	16,263 51
Town of Souris, 1940, 5%	9,224 84	8,666 38
City of Red Deer, 1943, 6%	8,229 02	8,096 22
	$581,733 14	$576,409 24

GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1928

Organized June, 1852. Incorporated September 11th, 1882

OFFICERS

Principal Officers: Grand Master, Calvin Davis; Deputy Grand Master, D. W. Donaldson, Secretary or Manager, Robert Fleming; Treasurer, W. H. Shaw; Grand Representatives, D, A, Young, Jas, F, Miller; Auditors, W. L. Young and W, R. Day; Actuary, Sidney H. Pipe,

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Calvin Davis, Frank Neal, Robert Fleming, W. H. Shaw, Jas. F. Miller, D. A. Young, D. W. Donaldson.

Assets

Ledger Assets	Guarantee Fund	Mortuary Fund	Sickness Fund	Child's Insurance	H. O. Building	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Mortgages	.....	24,900 00	.....	.....	.....	.....	24,900 00
Book value of bonds and debentures, not in default	500 00	286,785 73	3,075 13	.....	.....	.....	290,360 86
Loans and liens on policies	.....	829 00	.....	.....	.....	.....	829 00
Real estate, book value	.....	20,000 00	.....	.....	.....	.....	20,000 00
Cash in bank or at Head Office	.....	4,545 71	1,128 22	181 34	1,477 36	2,794 52	10,127 15
Other ledger assets	.....	.....	.....	.....	.....	91 38	91 38
Total ledger assets	500 00	337,060 44	4,203 35	181 34	1,477 36	2,885 90	346,308 39
Interest and rents due and accrued:							
From mortgages	.....	380 72	.....	.....	.....	.....	380 72
From bonds and debentures	9 16	3,542 91	22 46	.....	.....	.....	3,574 53
From premiums, dues, etc.	.....	3,150 75	.....	.....	.....	.....	3,150 75
From Furniture Stat, etc.	.....	.....	.....	.....	.....	1,000 00	1,000 00
Total non-ledger assets	9 16	7,074 38	22 46	.....	.....	1,000 00	8,106 00
Total Ledger and Non-ledger Assets	509 16	344,134 82	4,225 81	181 34	1,477 36	3,885 90	354,414 39

Liabilities

Mortuary Fund:	
Death claims incurred during year, but not reported until after 31st December	$3,300 00
General Expense Fund:	
Expense dues paid in advance	22 59
Total liabilities (all funds), except Reserve	$3,322 59
Mortuary Reserve	276,779 00
Total Liabilities (excluding Sickness Reserve)	$280,101 59

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$39,112 83	
Interest and rents	15,026 48	
Profit on sale of securities	1,442 08	
Capital earned not paid	224 90	
		$55,806 29
Sickness Fund:		
Premiums	$121 47	
Interest and rents	188 05	
Interest earned, not paid	7 46	
		316 98
Funeral Fund:		
Premiums	$765 94	
Borrowed from general expense	373 48	
		1,139 42
Other Benefit Fund:		
Guarantee premium, $192.00; interest, $27.50	$219 50	
Child's Insurance, premiums	12 57	
Head Office Building, rents, $1,985.00; interest, $51.27	2,036 27	
		2,268 34
General Expense Fund:		
Expense dues from members	$4,820 67	
Other sources: Sundries, $89.14; sale goods, $173.19; Guarantee Fund, $219.50; new policies, $2,140.05; transferred from Mortuary Fund, $3,609,60; organization, $11,544.39; funeral, $476.38	18,252 25	
		23,072 92
Total Income		$82,603 95

Disbursements

Mortuary Fund:		
Death claims	$24,961 61	
Premiums returned	35 11	
Surrender values	1,466 82	
First year's premiums	2,140 05	
Transferred to Expense Fund	3,609 60	
Loss on sale of securities, organization	11,544 39	
		$43,757 58
Sickness Fund:		
Sickness claims		52 42
Funeral Fund:		
Funeral claims	$660 00	
Paid back loan	476 38	
Premiums repaid	3 04	
		1,139 42
Other Benefit Funds:		
Guarantee Fund, general expenses	$219 50	
Head Office Building Account, caretaking, $208,00; repairs, $19.00; fuel, $260.19; taxes, $388.47; paid off building, $2,000.00; general expenses, $2.39	2,878 05	
		3,097 55
General Expense Fund:		
Head Office expenses	$8,780 03	
Agency and organization expenses	11,544 39	
All other expenses	3,490 87	
		23,815 29
Total Disbursements		$71,862 20

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1927	1,430	$1,048,370 30	40	$31,750 00	143	$134,250 00
New issued	101	93,250 00	6	4,500 00	27	25,000 00
Transferred to	34	26,900 00	2	2,000 00	....	.....
Totals	1,565	$1,168,520 30	48	$38,250 00	170	$159,250 00
Less ceased by:						
Death	28	$22,450 00	....	.....	....	.....
Surrender	8	951 17	3	$30 65	....	.....
Lapse	105	73,508 00	5	5,000 00	47	$42,250 00
Decrease	....	6,768 83	....	1,819 35	....	.....
Transferred from	4	2,401 00	34	26,900 00	....	.....
Total ceased	145	$106,079 00	42	$33,750 00	47	$42,250 00
At end of 1928	1,420	$1,062,441 30	6	$4,500 00	123	$117,000 00

Classification	20-Pay Life		Paid-Up		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)	No. (13)	Amount (14)
At end of 1927	236	$223,250 00	227	$67,120 50	2,076	$1,504,740 80	1,841	$1,292,970 00
New issued	64	60,250 00	....	.....	198	183,000 00	188	175,000 00
Transferred to	....	.....	2	401 00	38	29,301 00	38	29,301 00
Totals	300	$283,500 00	229	$67,521 50	2,312	$1,717,041 80	2,067	$1,497,271 00
Less ceased by:								
Death	....	.....	10	$2,511 61	38	$24,961 61	36	$23,091 61
Surrender	....	.....	2	485 00	13	1,466 82	12	1,408 82
Lapse	78	$76,500 00	....	.....	235	197,258 00	301	256,508 00
Decrease	....	.....	....	408 39	....	8,996 57	....	8,194 57
Transferred from	....	.....	....	.....	38	29,301 00	38	29,301 00
Total ceased	78	$76,500 00	12	$3,405 00	324	$261,984 00	387	$318,504 00
At end of 1928	222	$207,000 00	217	$64,116 50	1,988	$1,455,057 80	1,680	$1,178,767 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve	$276,779 00
Other liabilities	3,300 00
Total	$280,079 00

Assets

Present value of future net contributions	$344,134 82
Total	$344,134 82

The ratio of assets to liabilities was 122.8 per cent.
The valuation basis was the Fraternal American Table and 4½ per cent, interest.
The valuation was made by Sidney H, Pipe, Fellow of the Actuarial Society of America.
No valuation was made of sickness department.

Schedule "B"

Bonds and Debentures Owned by the Society

Mortuary Fund	Par Value	Book Value
Town of Cardston, Alta., 1930, 6%	$3,116 87	$3,240 10
Ont, & N, Shore Ry., Ont., 1938, 5%	5,000 00	5,240 80
Town of Haileybury, Ont., 1937, 5%	1,849 53	1,829 14
Town of Kenora, Ont., 1937, 5½%	5,000 00	5,177 68
Town of Melfort, Sask., 1942, 6%	7,000 00	7,304 12
Village of St, Romauld, Que., 1939, 5%	5,000 00	5,051 14
City of Moose Jaw, Sask., 1939, 5½%	1,000 00	1,000 00
Town of North Battleford, Sask , 1942, 5½%	5,000 00	4,656 50
Town of Salmon Arm, B.C., 1942, 6%	3,000 00	3,144 86
City of Windsor, Ont., 1931, 6%	434 17	443 10
Town of Waterous, Sask., 1956, 5½%	9,294 57	9,294 57
Rural Municipality of East Kildonan, Man., 1940, 6%	5,000 00	5,262 44
Rural Municipality of East Kildonan, Man., 1941, 6%	1,000 00	1,034 22
Township of Calvert, Ont., 1952, 5½%	12,000 00	12,802 41
Township of Calvert, Ont., 1955, 5½%	7,000 00	7,432 14
Town of Glace Bay, N.S , 1950, 6%	30,000 00	33,975 57
Town of Dryden, Ont., 1955, 5½%	13,963 15	14,964 21
School District of East Kildonan, Man., 1933, 6%	11,000 00	11,329 40
Town of East End, Sask., 1937, 6%	2,772 37	2,846 26
Town of Sidney Mines, N.S , 1941, 6%	28,000 00	30,579 41
Township of Teck, Ont., 1940, 6%	18,111 57	18,961 12
Town of Selkirk, Man., 1947, 6½%	5,000 00	5,898 40
Town of Westville, N.S , 1935, 5%	1,000 00	1,000 00
Town of Haileybury, Ont., 1932, 6%	1,551 88	1,598 50
Town of Haileybury, Ont., 1933, 6%	3,094 72	3,188 38
Rural Municipality of East Kildonan, Man., 1942, 6%	3,000 00	3,141 63
Rural Municipality of East Kildonan, Man , 1934, 5½%	2,000 00	2,050 76
Rural Municipality of East Kildonan, Man , 1935, 5½%	5,000 00	5,028 50
Rural Municipality of Woodlea, Man., 1936, 6%	13,243 23	13,536 78
Rural Municipality of North Kildonan, Man., 1931, 6%	1,655 91	1,675 11
School District of Cassels, Alta., 1935, 8%	3,500 00	3,799 32
School District of Deslisle, Sask., 1941, 5½%	9,082 98	9,246 78
Town of Dominion, N.S , 1940, 6%	2,500 00	2,665 36
Town of Glace Bay, N.S., 1934, 5½%	6,000 00	6,142 68
City of Trail, B.C., 1941, 6%	11,000 00	12,042 25
Town of Fort Frances, Ont., 1936, 6%	2,000 00	2,122 50
City of Rossland, B.C., 1947, 5½%	25,500 00	27,027 27
City of Prince George, B.C., 1936, 6%	1,000 00	1,052 32
	$270,670 95	$286,785 73

Sickness Fund	Par Value	Book Value
Town of Parry Sound, Ont., 1929, 5½%	$1,664 67	$1,656 77
Town of Sidney Mines, N.S., 1944, 5½%	1,000 00	1,000 00
City of Windsor, Ont., 1931, 6%	212 68	217 05
City of Brantford, Ont., 1930, 5½%	200 00	201 31
	$3,077 35	$3,075 13

Guarantee Fund:	Par Value	Book Value
Town of Sidney Mines, N.S., 1944, 5½%	$500 00	$500 00
	$274,248 30	$290,360 86

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser Lieutenant, Chas. E, Hanna, Belleville, Ont.; Head Banker, J, H, Saunders, London; Head Clerk, P, C, Hooper, London; Head Physician, J, L. Huffman, M.D., London; Head Escort, H. Durant, Toronto; The Head Watchman, J, Bradford, Lindsay, Ont.; Head Sentry, J, Heysel, Niagara Falls, Ont.; Past Head Commander, D. Cinnamon, Lindsay, Ont.

Head Managers.—John Manning, London; William Meen, Toronto; E. E, Hilton, Strathroy.

Assets	$1,786,223
Ontario insurance in force (gross)	4,371,654
Canadian insurance in force (gross)	5,221,654

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$82,078
Premiums—Canada (net)	96,553
Benefits Paid—Ontario (net)	100,696
Benefits Paid—Canada (net)	105,843

*See note on page 1.

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Michael F. Mogan, Toronto.

Chief or General Agent in Ontario.—Michael F. Mogan, 268 Carlton St., Toronto,

Assets in Canada	$23,200,209
Ontario insurance in force (gross)	4,554,401
Canadian insurance in force (gross)	16,849,386
Total insurance in force (gross)	118,279,502

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$103,519
Premiums—Canada (net)	371,225
Premiums—Total (net)	2,341,349
Benefits Paid—Ontario (net)	89,899
Benefits Paid—Canada (net)	327,578
Total Benefits Paid (net)	1,910,390

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, F. J. Curran, K.C., Montreal; Grand 1st Vice-President, J. R. Laundry, Truro, N.S.; Grand Treasurer, W. J. McKee, Windsor; Grand Secretary, H. A. Fyland, Montreal.

Directors.—H. E. R. Stock, Toronto; C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.

Chief or General Agent in Ontario.—Jno. F. Boland, 2 Toronto Street, Toronto.

Assets	$1,472,459
Ontario insurance in force (gross)	1,953,468
Canadian insurance in force (gross)	5,299,445

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$59,592
Premiums—Canada (net)	219,417
Benefits Paid—Ontario (net)	84,359
Benefits Paid—Canada (net)	206,628

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO

Officers.—President, C. A. E. Colwell, Toronto; 1st Vice-President, B. F. Selby, Toronto; 2nd Vice-President, G. F. Campbell, Toronto; Treasurer, F. J. Zammers, Toronto; Past President, H. L. Willmot; Secretary, J. Rutherford, Toronto.

Directors.—Alex Cook, Toronto; Jno. Curtis, F. F. Johnson, J. A. Raymond, W. E. Bennett, Toronto; D. R. McKenzie, Toronto; W. R. Madill, Hamilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; S. Stroud, Adam Taylor, Guelph; W. H. Graham, Kingston; W. J. Moody, Kitchener; F. S. Urstadt, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; D. J. Waterous, Brantford; A. E. Rowland, Winnipeg; A. C. Merrett, Winnipeg; V. Williamson, Westmount; F. L. DeWolfe, Brockville; S. S. Holden, F. A. Connolly, R. G. Duncan, E. H. Hender, F. W. Sterling, E. L. Pierce, L. M. Ross, A. E. Gynn, H. F. Tindale, Geo. F. Yorke.

Assets	$2,770,469
Ontario insurance in force (gross)	13,025
Total insurance in force (gross)	†15,562

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$133,441
Premiums—Canada (net)	156,990
Benefits Paid—Ontario (net)	94,134
Total Benefits Paid (net)	103,095

COMMERCIAL TRAVELLERS MUTUAL INSURANCE SOCIETY

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, S. M. Sterling, Toronto; Vice-President, J. Harry Dodgson, Toronto; Treasurer, S. R. Wickett, Toronto; Secretary, H. B. Hoffman, Toronto.

Directors.—J. Harry Dodgson, Robert Maxwell, John Curtis, H. L. Wilmot, A. J. Tipping, W. F. Smith, J. H. Lumbers, G. A. F. Henderson, L. R. Arnett, C. S. Parsons of Toronto; W. R. Madill, Hamilton; F. T. Smye, Hamilton; H. H. Black, Montreal; C. B. Robinson, Paris; H. N. Robertson, Kingston; W. J. Hopwood, Peterboro; Jas. Gray, London; Jas. A. Laberge, Sudbury; John Damer, Vancouver, B.C.

Assets	$434,275
Ontario insurance in force (gross)	1,779,650
Canadian insurance in force (gross)	2,107,650

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$39,824
Premiums—Canada (net)	48,582
Benefits Paid—Ontario (net)	39,823
Benefits Paid—Canada (net)	41,300

*See note on page 1.
†Number of certificates.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1928

Incorporated December 29th, 1910

OFFICERS

Principal Officer, Wm. Murdoch; Secretary, James Cochran; Treasurer, W. T. James; Assistant Treasurer, B. McSweeney.

Auditor.—C. H. Watson (City Auditor).

Actuary.—L. K. File (Last Valuation).

GOVERNING EXECUTIVE AUTHORITY

(*At date of filing report*)

Wm. Murdoch, W. T. James, B. McSweeney; Committee, James Cochran, R. Aitchison, K. Cassell, J. F. Miller, H. Higham.

Assets

	Benefit Fund
Book value of bonds and debentures, not in default (Schedule "B")	$310,266 91
Loans and liens on policies, notes	727 41
Cash in bank or at head office	2,051 79
Total Ledger Assets	$313,046 11

Liabilities*

Income

Benefit Fund:	
Percentages of salaries	$20,987 20
Interest	14,218 06
Donations	325 00
All other	261 80
Investments (not extended), $55,577.17.	
Total	$35,792 06

Disbursemeuts

Benefit Fund:	
Pensions	$4,255 33
Claims, members retiring	830 90
All other (general expense)	686 22
Investments (not extended), $87,687.23.	
Total Disbursments	$5,772 45

Schedule "B"

Bonds and Debentures Owned by Society

	Par Value	Book Value
City of Hamilton, 1943, 4½%	$5,000 00	$4,851 84
City of Hamilton, 1947, 4½%	42,000 00	40,619 76
City of Hamilton, 1939, 5%	3,000 00	3,027 90
City of Hamilton, 1940, 5%	2,000 00	2,048 08
City of Hamilton, 1936, 4½%	5,000 00	4,927 25
City of Hamilton, 1945, 4½%	3,000 00	2,945 40
City of Hamilton, 1954, 5%	1,000 00	1,053 00
City of Hamilton, 1938, 5%	500 00	510 25
City of Hamilton, 1933, 6%	1,000 00	1,059 30
City of Hamilton, 1943, 5%	1,000 00	1,033 50
City of Hamilton, 1939, 5%	500 00	511 00
City of Hamilton, 1947, 5%	15,000 00	15,579 30
City of Hamilton, 1934, 5%	2,000 00	2,000 00
City of Hamilton, 1936, 6%	5,000 00	5,350 00
City of Hamilton, 1936, 5½%	882 10	906 89
City of Hamilton, 1937, 6%	779 52	851 31
City of Hamilton, 1937, 6%	3,000 00	3,210 00
City of Hamilton, 1937, 5%	2,000 00	1,972 60
City of Hamilton, 1938, 5%	8,000 00	7,881 36
City of Hamilton, 1938, 6%	2,000 00	2,161 00
City of Hamilton, 1938, 6%	2,000 00	2,146 80
City of Hamilton, 1938, 6%	1,000 00	986 50
City of Hamilton, 1938, 6%	1,000 00	1,080 50
City of Hamilton, 1938, 6%	1,000 00	986 50
City of Hamilton, 1938, 6%	1,000 00	1,000 00
City of Hamilton, 1939, 5½%	2,000 00	2,011 00
City of Hamilton, 1939, 6%	1,000 00	1,000 00
City of Hamilton, 1939, 6%	3,000 00	3,098 70
City of Hamilton, 1939, 5%	2,000 00	2,014 00
City of Hamilton, 1939, 4½%	5,000 00	4,852 20

* For last actuarial report see report of business for 1927. See Insuranoe Aot, R.S.O., 1927, c. 222, sec., 234 re societies with membership limited to government or municipal employees.

Schedule "B"—*Continued*

Bonds and Debentures Owned by Society

	Par Value	Book Value
City of Hamilton, 1940, 4½%	$3,000 00	$2,904 54
City of Hamilton, 1940, 4½%	2,000 00	1,937 84
City of Hamilton, 1940, 6%	2,000 00	2,000 00
City of Hamilton, 1940, 6%	3,000 00	3,000 00
City of Hamilton, 1940, 6%	1,000 00	1,000 00
City of Hamilton, 1941, 5½%	5,000 00	5,200 00
City of Hamilton, 1941, 6%	2,000 00	2,155 60
City of Hamilton, 1941, 5½%	1,000 00	1,054 60
City of Hamilton, 1944, 5%	5,000 00	5,050 00
City of Hamilton, 1941, 5%	3,000 00	3,032 40
City of Hamilton, 1936, 6%	3,000 00	3,233 70
City of Hamilton, 1936, 6%	2,000 00	2,170 80
City of Hamilton, 1935, 6%	2,000 00	2,154 00
City of Hamilton, 1936, 4½%	9,000 00	8,683 56
City of Hamilton, 1938, 5½%	5,000 00	5,250 00
City of Hamilton, 1941, 6%	1,000 00	1,104 70
City of Hamilton, 1941, 4½%	1,000 00	952 75
City of Hamilton, 1943, 5%	2,000 00	2,011 80
City of Hamilton, 1944, 5%	6,000 00	6,036 00
City of Hamilton, 1936, 5½%	1,018 95	1,068 98
City of Hamilton, 1935, 5½%	610 37	637 35
City of Hamilton, 1947, 4½%	27,000 00	27,175 50
City of Hamilton, 1947, 4½%	29,000 00	29,188 50
City of Hamilton, 1948, 4½%	6,000 00	6,079 20
City of Hamilton, 1948, 4½%	5,000 00	5,033 00
City of Hamilton, 1948, 4½%	4,000 00	4,010 00
City of Hamilton, 1948, 4½%	3,000 00	3,000 00
City of Hamilton, 1936, 6%	1,000 00	1,082 50
City of Hamilton, 1943, 5%	1,000 00	1,021 20
City of Hamilton, 1944, 5%	1,000 00	1,027 50
City of Hamilton, 1933, 5½%	1,000 00	1,031 00
City of Hamilton, 1935, 5%	1,000 00	1,008 80
City of Hamilton, 1941, 6%	1,000 00	1,102 50
City of Hamilton, 1934, 5%	1,000 00	1,005 20
City of Hamilton, 1936, 6%	1,000 00	1,069 60
City of Hamilton, 1939, 5½%	3,000 00	3,146 40
City of Toronto, 1944, 6%	2,000 00	2,203 00
City of Toronto, 1943, 6%	1,000 00	1,074 80
City of Toronto, 1944, 6%	2,000 00	2,203 00
City of Toronto, 1940, 6%	1,000 00	1,068 50
City of Toronto, 1949, 6%	2,000 00	2,139 80
City of Toronto, 1946, 6%	1,000 00	1,106 60
City of Toronto, 1941, 6%	1,000 00	1,073 50
City of Toronto, 1942, 6%	1,000 00	1,075 70
City of Toronto, 1944, 6%	2,000 00	2,176 00
Town of Burlington, 1932-40, 6%	6,095 43	6,095 43
City of Belleville, 1942, 6%	5,000 00	5,301 00
Province of Ontario, 1935, 6%	3,000 00	2,886 80
Province of Ontario, 1936, 6%	6,500 00	6,510 00
Province of Ontario, 1943, 6%	5,000 00	4,953 50
Town of Thorold, 1933, 6%	2,062 17	2,103 82
Total	$311,948 52	$313,046 11

THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1928

Incorporated, *The Friendly Societies Act*, July 31st, 1893

OFFICERS

Chairman, W. Gordon McNair; Secretary, James McKay; Treasurer, David Coulter; Committee, Charles Boecker, Wm. Maddock, Alex. Roughead, Clarence Preston, Eric Howell.

Assets

Mortgages	$29,900 00
Book value of bonds and debentures, not in default (Schedule "B")	272,482 83
Cash in bank or at head office	4,671 68
Total Ledger Assets	$307,054 51

Liabilities

Net reserve	$292,292 00

Income

Interest	$15,552 78
Premiums for sick benefits, percentages of salaries	16,646 48
Donations	917 70
Inquest fees	229 00
Investments (not extended), $500.00.	
Total	$33,345 96

Disbursements

Interest accrued on bonds purchased, $107.92; premium on bonds, $153.40	$261 32
Pensions	10,952 55
Claims	2,400 00
Retiring allowance	1,277 64
General expenses	239 41
Investments (not extended), $17,100.00.	
Total	$15,130 92

Valuation Balance Sheet

Liabilities

Present value of pensions to present pensioners (21)	$82,740 00
Present value of death benefit to 130 members	55,698 00
Present value of prospective pensions to 130 members	342,388 00
Total	$480,826 00

Assets

Funds on hand 31st December, 1928	$307,055 00
Present value of future contributions of 7 per cent. salaries from 130 members	181,508 00
Present value of miscellaneous receipts averaging $700 per annum	7,026 00
Total	$495,589 00

The ratio of assets to liabilities was 103.07 per cent.

The valuation basis was the Om (5) Table of Mortality 4½ per cent. interest.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries, at 31st December, 1928.

Schedule "B"

Bonds and Debentures Owned by the Society

	Book Value
Hamilton Cataract Power and Transmission, 1943, 5%	$10,000 00
Dominion of Canada Victory Loan, 1934, 5½%	1,000 00
Dominion of Canada Victory Loan, 1934, 5½%	10,000 00
Dominion of Canada Victory Loan, 1946, 4½%	11,000 00
Dominion of Canada Victory Loan, 1946, 4½%	8,000 00
City of Hamilton, 1938, 6%	3,879 69
City of Hamilton, 1938, 6%	4,000 00
City of Hamilton, 1939, 6%	2,000 00
City of Hamilton, 1933, 6%	1,588 52
City of Hamilton, 1934, 6%	2,223 90
City of Hamilton, 1942, 5½%	39,000 00
City of Hamilton, 1945, 4½%	13,000 00
City of Hamilton, 1945, 4½%	10,000 00
City of Hamilton, 1939, 4½%	1,000 00
City of Hamilton, 1944, 5%	15,563 75
City of Hamilton, 1941, 5%	3,000 00
City of Hamilton, 1938-9, 5%	2,744 50
City of Hamilton, 1946, 4½%	2,000 00
City of Hamilton, 1935, 6%	2,000 00
City of Hamilton, 1947, 5%	12,000 00
City of Hamilton, 1947, 4½%	1,000 00
City of Hamilton, 1948, 4½%	2,000 00
City of Hamilton, 1948, 5%	2,000 00
Province of Ontario, 1944, 4½%	4,000 00
Township of Burford, 1944-46, 6%	5,000 00
City of Shawinigan Falls, 1963, 4½%	23,000 00
City of Port Arthur, 1942, 5%	8,270 66
Town of Pointe Claire, 1944, 5%	7,000 00
City of Toronto, 1950, 5½%	6,000 00
City of Three Rivers, 1947, 5½%	10,000 00
Province of British Columbia, 1948, 4½%	4,000 00
Province of Saskatchewan, 1936, 6%	7,000 00
Province of Ontario, 1936, 6%	11,000 00
Township of Barton, 1943, 5½%	6,500 00
Canadian National Railway, 1954, 4½%	15,000 00
Township of Etobicoke, 1937, to 1956, 5%	5,251 82
City of Port Arthur, 1940, 4½%	1,459 99
Totals	$272,482 83

INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONTARIO

Officers.—Supreme Chief Ranger, W. H. Hunter, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, F. E. Hand, Toronto; Supreme Secretary, G. E. Bailey, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. H. Laughton, London; J. F. Lang, Buffalo; W. H. Miller.

Assets	$39,496,736
Ontario insurance in force (gross)	35,504,960
Canadian insurance in force (gross)	55,099,130
Total insurance in force (gross)	138,400,505

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario	$887,974
Premiums—Canada	1,462,521
Premiums—Total	5,586,206
Benefits Paid—Ontario (net)	1,131,139
Benefits Paid—Canada (net)	1,705,215
Total Benefits Paid (net)	4,473,767

JEWISH NATIONAL WORKERS' ALLIANCE*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. H. Caiserman, Montreal, Que.

Chief or General Agent in Ontario.—M. L. Kirshenbaum, 542 Dundas St. West, Toronto.

Assets	$338,804
Ontario insurance in force (gross)	173,150
Canadian insurance in force (gross)	304,600
Total insurance in force (gross)	2,919,665

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,940
Premiums—Canada (net)	7,108
Premiums—Total (net)	95,288
Benefits Paid—Ontario (net)	4,228
Benefits Paid—Canada (net)	6,182
Total Benefits Paid (net)	48,946

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, Granby, Que.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.

Chief or General Agent in Ontario.—J. J. Duffus, Peterboro, Ont.

Assets	$29,316,524
Ontario insurance in force (gross)	1,650,000
Canadian insurance in force (gross)	13,326,845
Total insurance in force (gross)	273,124,402

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$12,564
Premiums—Canada (net)	125,392
Premiums—Total (net)	4,179,920
Benefits Paid—Ontario (net)	2,000
Benefits Paid—Canada (net)	56,266
Total Benefits Paid (net)	2,025,651

CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1928

Organized November 30th, 1870. Incorporated December 11th, 1909

OFFICERS

Principal Officer, J. B. Pugh; Secretary or Manager, William Banks; Treasurer, Jas. J. Sheppard.

Auditors.—G. O. Merson & Co.

Actuary.—W. R. Hitchins.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Thos. Jenkins, Chairman, Trust Board; Thos. G. Waters, H. J. Bentley, Gordon G. Sheppard, Samuel Smith, David M. Johnston.

*See note on page 1.

Assets

Ledger Assets	Mortuary Fund	Funeral Fund	Extension Fund	General Expense Fund	Totals
Book value of bonds and debentures not in default	$13,816 34	$2,947 69	$2,826 58	.....	$19,590 61
Cash in bank or at Head Office	2,634 42	925 74	1,525 92	$84 73	5,170 81
Total Ledger Assets	$16,450 76	$3,873 43	$4,352 50	$84 73	$24,761 42

Liabilities

Mortuary reserve	$13,604 00
Funeral benefit reserve	5,143 00
	$18,747 00

Income

Mortuary Fund:		
Premiums	$1,514 14	
Interest and rents	64 45	
		$1,578 59
Funeral Fund:		
Premiums	$566 20	
Interest and rents	23 80	
		590 00
Other Benefit Funds:		
Extension Fund	$4,328 59	
Interest	42 50	
		4,371 09
General Expense Fund:		
Expense dues from members	$382 57	
Other sources, interest	1 35	
		383 92
Total Income		$6,923 60

Disbursements

Mortuary Fund:		
Disbursements		$433 48
Funeral Fund:		
Funeral claims		400 00
Other Benefit Funds (Extension):		
Printing and supplies	$190 56	
Other sources	138 44	
		329 00
General Expense Fund:		
Head Office expenses	$292 00	
Agency and organization expenses	13 35	
All other expenses	43 50	
		348 85
Investments (not extended), $4,456.40.		
Total Disbursements		$1,511 33

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	151	$61,500 00	151	$61,500 00	151	$61,500 00
New issued	2	750 00	2	750 00	2	750 00
Old revived	1	500 00	1	500 00	1	500 00
Totals	154	$62,750 00	154	$62,750 00	154	$62,750 00
Less ceased by: Decrease	10	$2,500 00	10	$2,500 00	10	$2,500 00
Total ceased	10	$2,500 00	10	$2,500 00	10	$2,500 00
At end of 1928	144	$60,250 00	144	$60,250 00	144	$60,250 00

Exhibits of Sickness, Funeral and Other Contracts

		Funeral
Number of contracts, 31st December, 1927		269
New contracts issued in 1928		14
Revived contracts in 1928		2
Totals		285
Terminated during 1928 by:		
Death	4	
Lapse	6	
		10
In force, 31st December, 1928		275

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$27,115 00

Assets

Present value of future contributions	$13,511 00
Life insurance fund	16,451 00
	$29,962 00

The ratio of assets to liabilities was 110.5 per cent.
The valuation basis was N.F.C. 4 per cent.
The amount of insurance valued was $60,250.00.

FUNERAL DEPARTMENT

Liabilities

Present value of promised benefits	$11,950 00

Assets

Present value of future premiums	$6,807 00
Ledger assets	3,873 00
	$10,680 00

The valuations were made by W. R. Hitchins, Fellow of the Actuarial Society of America.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Mortuary Fund:		
Protestant Board of School Commissioners of Montreal, 1952, 5%	$1,500 00	$1,500 00
Dominion of Canada War Bonds, 1934, 5½%	3,000 00	3,020 94
Dominion of Canada War Bonds, 1946, 4½%	1,500 00	1,500 00
Toronto Harbor Commission Bonds, 1953, 4½%	2,500 00	2,538 50
Province of Ontario Bonds, 1935, 4%	5,500 00	5,256 90
	$14,000 00	$13,816 34
Funeral Fund:		
Protestant Board of School Commissioners of Montreal, 1952, 5%	$500 00	$483 12
Dominion of Canada War Bonds, 1934, 5½%	700 00	710 46
Dominion of Canada War Bonds, 1946, 4½%	500 00	447 01
Toronto Harbor Commission Bonds, 1953, 4½%	800 00	812 32
Province of Ontario Bonds, 1935, 4%	500 00	477 90
	$3,000 00	$2,930 81
Extension Fund:		
Toronto Harbor Commission Bonds, 1953, 4½%	$2,700 00	$2,741 58
	$2,700 00	$2,741 58

SUPREME LODGE, KNIGHTS OF PYTHIAS*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, St. Thomas, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Horton, St. Thomas.
Chief or General Agents in Ontario.—E. A. and C. L. Mulholland, Dineen Bldg., Toronto.

Assets	$23,196,933
Ontario insurance in force (gross)	469,073
Canadian insurance in force (gross)	1,125,141
Total insurance in force (gross)	118,209,230

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)	$10,089
Premiums—Canada (net)	23,344
Premiums—Total (net)	4,321,459
Benefits Paid—Ontario (net)	11,000
Benefits Paid—Canada (net)	21,847
Total Benefits Paid (net)	3,111,106

*See note on page 1.

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Statement for the Year Ending 31st December, 1928

Organized January 1st, 1887. Incorporated January 21st, 1895

Amendment to Incorporation, December 14th, 1922

OFFICERS

Principal Officer, Wm. Middaugh; Secretary or Manager, Philip W. Harper; Treasurer, Robert Birrell; Trustees, James Singleton, Walter Pope and James S. Bell.

Auditors.—W. J. Saunders, London, Ont.; Thos Nickle, London, Ont.

Actuary.—J. A. Campbell, London.

Assets

Book value of bonds and debentures, not in default (Schedule "B")	$164,615 95
Cash in bank or at head office	20,616 65
Total Assets	$185,232 60

Liabilities*

Income

Other Benefit Funds:		
Premiums		$7,065 48
Interest and rents		8,798 21
Donations to fund		15 00
Total Income		$15,878 69

Disbursements

Other Benefit Funds:		
Pensions		$3,748 08
General Expense Fund:		
Head Office expenses	$220 00	
All other expenses	53 50	
		273 50
Total Disbursements		$4,021 58

Exhibit of Sickness, Funeral and Other Contracts

Number of contracts, 31st December, 1927	57
New contracts issued in 1928	11
Revised contracts during 1928	2
Totals	70
Terminated during 1928 by:	
Lapse	10
In force, 31st December, 1928	60

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Western Fair Bonds, 1938, 5%	$7,000 00	$6,855 10
City of Regina, 1929, 5%	10,000 00	9,315 80
City of London, 1929, 5¼%	15,000 00	14,663 52
City of London, 1930, 6%	6,000 00	6,000 00
City of London, 1931, 6%	4,000 00	4,000 00
City of London, 1931, 5½%	13,000 00	13,000 00
Huron & Erie Mortgage Corporation, 1931, 5%	12,000 00	12,000 00
City of London, 1930, 5%	6,000 00	6,000 00
City of London, 1932, 5½%	7,000 00	7,000 00
Medicine Hat, 1932, 5%	7,000 00	5,817 70
City of Sarnia, 1933, 5½%	3,726 27	3,401 71
Province of Ontario, 1943, 6%	5,000 00	5,000 00
Dominion of Canada, 1934, 5½%	29,500 00	30,855 00
City of Windsor, 1936, 5½%	7,787 07	7,389 92
District of Penticton, B.C., 1939, 6%	5,000 00	4,472 50
City of London, 1940, 6%	3,000 00	3,202 20
Dominion of Canada, 1940, 4½%	5,000 00	4,862 50
City of Edmonton, 1953, 5%	11,000 00	10,780 00
Held by City Treasurer of London for City Bonds, 5%	10,000 00	10,000 00
	$167,013 34	$164,615 95

* For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, sec., 234 re societies with membership limited to government or municipal employees.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Bruce J. S. MacDonald, Windsor.

Chief or General Agent in Ontario.—Earl L. Cousins, 718 Metropolitan Bldg., Toronto.

Assets	$40,719,923
Ontario insurance in force (gross)	4,001,696
Canadian insurance in force (gross)	6,910,816
Total insurance in force (gross)	206,592,733

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$142,442
Premiums—Canada (net)	218,395
Premiums—Total (net)	6,950,954
Benefits Paid—Ontario (net)	119,433
Benefits Paid—Canada (net)	167,512
Total Benefits Paid (net)	5,950,954

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—G. W. Reeves, Toronto.

Chief or General Agent in Ontario.—G. W. Reeves, 408 Lansdowne Ave., Toronto.

Assets	$1,111,735
Ontario insurance in force (gross)	134,750
Total insurance in force (gross)	5,391,526

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$3,665
Premiums—Total (net)	178,483
Benefits Paid—Ontario net)	155
Benefits Paid—Total (net)	48,767

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA

HEAD OFFICE, KINGSTON, ONT.

Statement for the Year Ending 31st December, 1928

Incorporated, April 16th, 1875

OFFICERS

Principal Officers.—President, Dr. J. C. Connell; Secretary-Treasurer, J. N. Alexander.

Auditors.—J. G. Ettinger and R. M. McRae.

Actuary.—L. K. File, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Directors.—Dr. J. C. Connell, President; Jos. Powley, Vice-President; L. B. Cooper, W. McDonald, D. A. Shaw, W. Jackson, C. C. Folger, H. G. Robertson and J. Donnelly.

Assets

Ledger Assets	Mortuary Fund
Book value of bonds and debentures, not in default (Schedule "B")	$4,265,207 99
Real estate, book value	51,848 50
Cash in bank or at head office	95,431 97
Other ledger assets	6,135 65
Total Ledger Assets	$4,418,624 11

*See note on page 1.

Liabilities

Mortuary Fund:		
Death claims incurred and reported during year, but not paid		$30,930 00
Total Liabilities, except Reserve		$30,930 00
Net Reserve		4,006,687 00
Total Liabilities (including Reserve)		$4,037,617 00

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$474,656 57	
Interest and rents	188,929 73	
Profit on sale of securities	12,513 49	
		$676,099 79
General Expense Fund:		
Expense dues from members, $52,764.71; fees on changed certificates, $94.50; interest on current account, $1,191.90; interest, as per Section 3, Article XVII, $33,121.92; premiums, as per Section 2, Article XVII, $13,363.08; rentals, $2,250.00		102,786 11
Total Income		$778,885 90

Disbursements

Mortuary Fund:		
Death claims	$358,921 19	
Disability claims	1,215 00	
Surrender values	30,851 50	
Refund of premiums	601 30	
		$391,588 99
General Expense Fund:		
Head office expenses	$28,025 83	
Agency and organization expenses	58,007 37	
All other expenses	11,654 29	
		97,687 49
Total Disbursements		$489,276 48

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances Payable at 65 Years	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	14,400	$15,502,384 94	2,630	$3,235,010 00	844	$1,077,000 00
New issued	60	68,500 00	369	433,500 00	387	439,000 00
Old revived	11	10,245 00	6	7,000 00	1	1,000 00
Old increased	.....	3,320 00	.....	1,000 00	.....	2,000 00
Transferred from other plan of policy	.....	.....	10	13,000 00	16	21,000 00
Totals	14,471	$15,584,449 94	3,015	$3,689,510 00	1,248	$1,540,000 00
Less ceased by:						
Death	323	$347,627 50	15	$18,500 00	2	$2,000 00
Cancelled by Paid-up Certificates	.....	1,295 00	.....	18,515 00	.....	.....
Disability	.....	1,215 00	.....	.....	.....	.....
Cancelled by Surrender Settlements	108	105,265 00	8	9,000 00	.....	.....
Lapse	149	158,820 00	171	212,500 00	114	143,000 00
Decrease	.....	1,000 00	.....	4,000 00	.....	.....
Withdrawn	.....	.....	6	6,000 00	3	7,000 00
Transferred to other form of policy	21	23,000 00	8	12,000 00	5	8,000 00
Total ceased	601	$638,222 50	208	$280,515 00	125	$160,000 00
At end of 1928	13,870	$14,946,227 44	2,807	$3,408,995 00	1,123	$1,380,000 00

Classification	Twenty-Year Endowment		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	.....	.....	17,874	$19,814,394 94	10,115	$10,792,857 75
New issued	89	$96,500 00	905	1,037,500 00	363	394,500 00
Old revived	.....	.....	18	18,245 00	3	2,500 00
Transferred from other provinces	.....	.....	.....	.....	27	33,440 00
Old increased	.....	.....	.....	6,320 00	.....	3,550 00
Transferred from other plan of policy	8	8,000 00	34	42,000 00	.....	.....
Totals	97	$104,500 00	18,831	$20,918,459 94	10,508	$11,226,847 75
Less ceased by:						
Death	.....	.....	340	$368,127 50	227	$239,975 00
Consolidation	.....	.....	1	.....	.....	.....
Transferred to other provinces	.....	.....	.....	.....	25	28,105 00
Cancelled by paid-up certificates	.....	.....	.....	19,810 00	.....	8,830 00
Disability	.....	.....	.....	1,215 00	.....	860 00
Cancelled by Surrender Settlements	.....	.....	116	114,265 00	63	59,100 00
Lapse	.....	.....	434	514,320 00	175	184,140 00
Decrease	.....	.....	.....	5,000 00	.....	3,000 00
Withdrawn	.....	.....	9	13,000 00	7	9,000 00
Transferred to other form of policy	.....	.....	34	43,000 00	.....	.....
Total ceased	.....	.....	934	$1,078,737 50	497	$533,010 00
At end of 1928	97	$104,500 00	17,897	$19,839,722 44	10,011	$10,693,837 75

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserves on outstanding insurance	$4,006,687 00
Outstanding claims	30,930 00
Total Liabilities	$4,037,617 00

Assets

Ledger assets as at December 31st, 1928 (excluding office equipment, furniture and supplies, and expenses advanced to Special Agents)	$4,412,488 00

The ratio of assets to liabilities was 109 per cent.

The amount of insurance valued was, $19,839,992.

The valuation basis was the Canadian Men Table of Mortality with interest at 4 per cent., except that for convenience the Twenty-Payment Life policies were valued on the N.F.C. Table and the Twenty-Year Endowment and Endowment at age 65 policies were valued on OM Table, in every case the rate of interest being 4 per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Alberta Province, No. 1, 1954, 4½%	$30,000 00	$28,164 60
Alberta Province, No. 2, 1951, 6%	15,000 00	17,036 55
Barrie, Ont., No. 2, 1932-38, 5%	10,000 00	10,000 00
Barton, Ont., No. 2, 1939, 5½%	1,952 69	1,923 21
Barton, Ont., No. 3, 1949, 6%	24,000 00	24,863 75
Beeton, Ont., 1929-47, 5%	9,429 54	8,880 78
Belleville, Ont., No. 1, 1933, 5%	23,414 75	22,669 93
Belleville, Ont., No. 2, 1941, 6%	25,000 00	24,569 45
Belleville, Ont., No. 3, 1946-51, 5%	10,000 00	10,000 00
Berlin, Ont., No. 1, 1929-36, 4½%	5,512 11	5,484 20
Berlin, Ont., No. 4, 1929-42, 5%	2,897 67	2,897 67
Brampton, Ont., No. 2, 1949-53, 5½%	10,000 00	10,328 98
Brandon, Man., No. 2, 1939, 4½%	5,000 00	5,041 79
Brandon, Man., No. 3, 1939, 5½%	8,000 00	7,902 64
Brandon, Man., No. 4, 1956, 5½%	19,000 00	20,716 84
Bridgeburg, Ont., No. 1, 1944-50, 6%	20,277 68	20,277 68
Bridgeburg, Ont., No. 2, 1938-41, 5½%	10,000 00	10,347 95
British Columbia, 1937, 3½%	10,000 00	10,000 00
Burlington, Ont., 1942-45, 6%	12,000 00	11,565 70
Canadian National Railway, No. 1, 1954, 5%	25,000 00	25,273 75
Canadian National Railway, No. 2, 1954, 5%	20,000 00	20,146 00
Carleton County, Ont., 1936-46, 5½%	22,272 39	23,225 97
Carleton Place, Ont., 1935-40, 5%	20,038 15	20,038 15

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Coaticook, Que., 1958-62, 5%	$26,000 00	$26,837 40
Collingwood, Ont., No. 2, 1929-45, 5%	5,133 78	4,992 94
Collingwood, Ont., No. 3, 1934, 5½%	9,000 00	8,895 18
Dominion Loan, No. 4, 1934, 5½%	20,000 00	20,512 80
Dominion Loan, No. 5, 1934, 5½%	8,000 00	8,205 12
Dundas, Ont., No. 5, 1952, 5½%	16,000 00	16,267 20
Dundas, Ont., No. 6, 1947-55, 5%	20,806 85	20,806 85
East York Township, No. 1, 1938, 5½%	25,000 00	25,677 00
East York Township, No. 2, 1956-66, 5½%	19,779 01	21,040 12
Edmonton, Alta., No. 1, 1947, 5%	9,246 67	9,955 88
Edmonton, Alta., No. 2, 1947, 5½%	10,000 00	10,452 00
Edmonton, Alta., No. 3, 1952, 5½%	5,000 00	5,252 10
Edmonton, Alta., No. 4, 1953, 5%	9,733 33	9,562 90
Elgin, Que., 1929-40, 5%	5,776 08	5,847 98
Elmira, Ont., No. 2, 1933-43, 5½%	10,173 44	10,288 11
Essex Border Commission, No. 1, 1950, 5¾%	10,000 00	10,444 30
Essex Border Commission, No. 2, 1947-48, 5½%	25,000 00	26,061 89
Farnham, Que., No. 1, 1960, 4½%	10,000 00	7,888 29
Farnham, Que., No. 2, 1956, 5%	11,000 00	10,917 94
Ford City, Ont., 1931-34, 6½%	10,603 97	11,243 68
Fort Frances, Ont., 1929-34, 5½%	15,490 41	15,609 18
Fort William, Ont., No. 1, 1936, 4½%	10,000 00	10,083 85
Fort William, Ont., No. 3, 1939, 4½%	12,000 00	10,926 72
Fort William, Ont., No. 4, 1939, 4½%	2,000 00	1,860 00
Fort William, Ont., No. 5, 1940, 4½%	3,000 00	2,776 29
Fort William, Ont., No. 6, 1939, 4½%	5,000 00	4,650 00
Fort William, Ont., No. 7, 1939, 4½%	10,000 00	9,241 20
Galt, Ont., No. 1, 1960, 5%	19,000 00	15,730 38
Galt, Ont., No. 2, 1937, 6%	13,029 88	13,390 62
Galt, Ont., No. 3, 1938-39, 6%	11,000 00	11,475 54
Galt, Ont., No. 4, 1941-43, 5½%	25,174 83	25,547 40
Galt, Ont., No. 5, 1934-36, 5½%	15,178 80	15,262 60
Glace Bay, N.S., No. 1, 1938, 5%	5,000 00	5,118 44
Glace Bay, N.S., No. 2, 1938, 5%	5,000 00	4,717 79
Glace Bay, N.S., No. 3, 1950, 6%	25,000 00	28,133 11
Glace Bay, N.S., No. 4, 1944, 5½%	16,000 00	16,694 24
Grand Trunk Railway, No. 1, 1940, 7%	10,000 00	11,305 00
Grand Trunk Railway, No. 2, 1940, 7%	20,000 00	22,799 20
Grand Trunk Railway, No. 3, 1940, 7%	20,000 00	22,704 40
Guelph, Ont., No. 2, 1934, 4½%	11,659 00	10,788 65
Guelph, Ont., No. 3, 1941, 6%	25,000 00	25,222 98
Haileybury, Ont., No. 1, 1929-37, 5%	2,774 21	2,737 53
Haileybury, Ont., No. 4, 1929-33, 5%	3,115 69	2,960 56
Haileybury, Ont., No. 5, 1940-48, 6%	14,825 05	16,019 23
Halifax, N.S., No. 2, 1940, 4%	26,000 00	21,964 86
Halifax, N.S., No. 3, 1961, 5%	10,000 00	10,000 00
Halifax, N.S., No. 4, 1961, 5%	45,900 00	49,410 89
Hamilton, Ont., 1937-39, 5%	14,000 00	13,418 20
Hanover, Ont., 1939-44, 5½%	10,566 05	10,766 14
Hull, Que., No. 1, 1953, 5%	10,000 00	9,325 05
Hull, Que., No. 2, 1953, 5%	8,000 00	7,332 75
Hull, Que., No. 3, 1954, 5%	5,000 00	4,579 27
Hull, Que., No. 4, 1951-57, 5%	25,000 00	25,000 00
Hull, Que., No. 5, 1947, 5½%	20,000 00	21,732 20
Hydro-Electric, No. 1, 1957, 4%	15,000 00	10,748 46
Hydro-Electric, No. 2, 1961, 6%	10,000 00	10,914 00
Hydro-Electric, No. 3, 1940, 6%	35,000 00	37,315 25
Hydro-Electric, No. 4, 1941, 6%	12,000 00	12,723 96
Inverness, N.S., 1935, 4½%	3,500 00	3,203 52
Kelowna, B.C., 1936, 5%	7,000 00	6,384 50
Kenora, Ont., No. 1, 1937, 5½%	10,000 00	10,000 00
Kenora, Ont., No. 2, 1942-46, 5%	19,156 40	19,156 40
Kincardine, Ont., No. 1, 1938, 5%	10,000 00	10,301 12
Kingston, Ont., No. 7, 1940, 6%	37,000 00	36,249 23
Kingston, Ont., No. 9, 1943, 5½%	25,000 00	26,042 75
Kitchener, Ont., 1938-43, 5½%	25,003 83	25,921 60
Lanark, County, Ont., 1933-36, 6%	10,250 19	10,250 19
LaSalle, Ont., 1943-47, 5½%	10,177 37	10,459 60
Leamington, Ont., No. 1, 1936-39, 5½%	12,000 00	12,269 31
Leamington, Ont., No. 2, 1937-38, 5¼%	9,704 65	9,957 97
Leamington, Ont., No. 3, 1937-38, 5¼%	8,192 59	8,406 44
Lethbridge, Alta., No. 1, 1938, 5%	10,000 00	9,678 69
Lethbridge, Alta., No. 2, 1929-37, 6%	3,427 47	3,542 16
Lindsay, Ont., No. 1, 1939, 4½%	5,000 00	4,957 55
Lindsay, Ont., No. 3, 1934, 5½%	10,000 00	9,876 11
Lindsay, Ont., No. 4, 1935-39, 6%	8,000 00	8,254 22
London, Ont., No. 2, 1943, 4½%	9,000 00	7,823 23
Longueuil, Que., 1953, 5%	10,000 00	9,570 13
Merrickville, Ont., 1929-33, 6%	10,360 33	10,152 31
Midland, Ont., No. 1, 1938-41, 4%	11,003 70	11,129 64
Midland, Ont., No. 2, 1929-35, 6½%	7,165 11	7,187 73
Midland, Ont., No. 3, 1929-40, 6½%	10,366 39	10,422 37
Mimico, Ont., No. 1, 1940-41, 6%	2,435 49	2,521 66
Mimico, Ont., No. 2, 1940-41, 6%	4,560 72	4,721 37
Mimico, Ont., No. 3, 1940-41, 6%	3,015 93	3,122 16
Montreal East, Que., 1954, 6%	20,000 00	22,114 40
Moose Jaw, Sask., No. 2, 1953, 5%	8,760 00	7,745 28
Moose Jaw, Sask., No. 3, 1951, 5%	973 33	960 54
Moose Jaw, Sask., No. 4, 1953, 5%	12,166 66	11,995 72
Napanee, Ont., No. 1, 1929-33, 5½%	10,752 00	10,603 91
Napanee, Ont., No. 2, 1945-52, 5½%	10,000 00	10,061 77

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Napanee, Ont., No. 3, 1936-40, 5%	$20,082 83	$20,642 10
Napanee, Ont., No. 4, 1933-48, 5%	52,900 00	53,640 85
New Brunswick Province, 1936, 6%	35,000 00	38,013 15
Newmarket, Ont., No. 1, 1931-53, 5½%	25,722 97	25,972 93
Newmarket, Ont., No. 2, 1935-39, 5½%	10,000 00	10,071 16
New Waterford, N.S., No. 1, 1943, 6%	11,000 00	12,029 16
New Waterford, N.S., No. 2, 1947, 5%	8,000 00	7,903 36
Niagara Falls, Ont., No. 2, 1929-35, 5%	3,772 49	3,850 64
Niagara Falls, Ont., No. 4, 1941-54, 5%	20,046 45	20,000 10
Norfolk, Ont., No. 1, 1934, 6%	3,025 73	3,021 44
Norfolk, Ont., No. 2, 1934-36, 6%	27,522 12	27,480 80
North Bay, Ont., No. 3, 1929-42, 5½%	11,862 49	11,771 78
North Bay, Ont., No. 4, 1934-37, 5½%	19,608 87	19,847 28
North Bay, Ont., No. 5, 1944-45, 5½%	31,000 00	32,341 23
North Bay, Ont., No. 6, 1929-41, 5½%	10,378 74	10,554 38
North York, Ont., 1945-57, 5½%	20,035 60	21,397 73
Oakville, Ont., 1934-42, 5½%	10,107 00	10,216 94
Ontario Province, No. 3, 1935, 6%	10,000 00	9,640 89
Ontario Province, No. 4, 1941, 6%	10,000 00	9,827 75
Ontario Province, No. 5, 1941, 6%	50,000 00	49,138 98
Ontario Province, No. 6, 1936, 6%	50,000 00	49,554 77
Ontario Province, No. 7, 1942, 5½%	75,000 00	76,842 00
Ontario Province, No. 8, 1941, 6%	20,000 00	21,695 40
Ontario Province, No. 9, 1941, 6%	8,000 00	8,678 16
Ontario Province, No. 10, 1935, 6%	25,000 00	26,385 75
Ontario Province, No. 11, 1935, 6%	10,000 00	10,554 00
Ontario Province, No. 12, 1935, 6%	5,000 00	5,292 25
Ontario Province, No. 13, 1936, 6%	5,500 00	5,858 99
Ontario Province, No. 14, 1942, 5½%	19,500 00	20,503 47
Ontario Province, No. 15, 1942, 5½%	27,000 00	29,781 81
Ontario Province, No. 16, 1942, 5½%	25,000 00	27,575 75
Ontario Province, No. 17, 1943, 6%	48,000 00	55,111 02
Oshawa, Ont., No. 1, 1929-42, 5%	6,149 45	6,052 31
Oshawa, Ont., No. 2, 1929-41, 5%	14,971 09	14,859 07
Oshawa, Ont., No. 3, 1929-52, 5%	15,800 00	15,254 04
Owen Sound, Ont., No. 2, 1935, 5%	25,000 00	24,141 12
Pembroke, Ont., No. 6, 1945-49, 6%	15,301 16	16,282 84
Pembroke, Ont., No. 7, 1933, 5½%	10,000 00	10,064 30
Pembroke, Ont., No. 8, 1955, 5%	11,399 49	11,399 49
Perth, Ont., No. 1, 1929-37, 5%	2,939 12	2,972 23
Perth, Ont., No. 2, 1929-37, 5%	750 50	758 93
Peterborough, Ont., No. 1, 1939, 4¼%	25,000 00	24,895 24
Pictou, N.S., 1933, 4½%	14,700 00	14,896 89
Portage La Prairie, Man., No. 1, 1948, 5%	10,000 00	9,701 70
Portage La Prairie, Man., No. 2, 1948, 5%	30,000 00	30,000 00
Portage La Prairie, Man., No. 3, 1946, 5%	9,000 00	9,000 00
Port Colborne, Ont., 1935-42, 5%	10,267 95	10,119 70
Port Hope, Ont., No. 2, 1935-40, 4½%	11,316 61	11,316 61
Port Hope, Ont., No. 4, 1938-42, 4½%	10,059 82	8,763 41
Prescott, Ont., 611, 1939, 5%	17,500 00	17,884 02
Prescott, Ont., 627, 1940, 5%	5,000 00	5,110 04
Prescott and Russell, Ont., 1933-36, 6%	21,297 12	21,869 00
Preston, Ont., No, 1, 1929-40, 5%	10,378 19	10,601 26
Prince Albert Con. Stock, 1964	10,577 96	10,577 96
Renfrew, Ont., No. 3, 1929-41, 5%	3,055 29	2,879 38
Renfrew, Ont., No. 5, 1929-45, 5%	3,433 10	3,330 70
Renfrew, Ont., No. 6, 1929-48, 6½%	9,281 50	9,281 50
Renfrew, Ont., No. 7, 1929-50, 5%	4,057 02	3,480 96
Renfrew, Ont., No. 8, 1929-43, 5%	2,308 56	2,058 07
Sandwich, Ont., 1929-40, 5½%	21,299 61	21,657 34
Sandwich East, Ont., 1935-47, 5¼%	51,000 00	51,000 00
Sarnia, Ont., 1331, 1934-37, 6%	11,060 16	11,326 30
Sault Ste. Marie, Ont., No. 1, 1945, 5½%	10,000 00	9,840 37
Sault Ste. Marie, Ont., No. 2, 1945, 5½%	5,000 00	4,740 46
Sault Ste. Marie, Ont., No. 3, 1953, 5½%	26,000 00	26,000 00
Sault Ste. Marie, Ont., No. 4, 1950, 5½%	10,000 00	10,127 80
Sault Ste. Marie, Ont., No. 5, 1942, 5½%	5,000 00	5,198 35
Sault Ste. Marie, Ont., No. 6, 1945, 5½%	6,000 00	6,270 66
Scarborough, Ont., No. 1, 1938-41, 6½%	23,318 50	25,689 69
Scarborough, Ont., No. 2, 1936-45, 6%	12,091 72	12,805 37
Scarborough, Ont., No. 3, 1936-50, 5%	17,899 79	17,899 79
Scarborough, Ont., No. 4, 1931-45, 5%	20,009 59	20,009 59
Scarborough, Ont., No. 5, 1934-45, 5½%	20,378 02	21,191 71
Seaforth, Ont., 1937-50, 6%	20,500 00	21,907 82
Shawinigan Falls, Que., 1950, 5%	10,000 00	10,340 00
Shelburne, Ont., 1929-39, 4%	3,039 68	2,978 74
Sherbrooke, Que., No. 1, 1947, 5½%	25,000 00	24,643 10
Sherbrooke, Que., No. 2, 1952, 5%	25,000 00	23,663 50
Sherbrooke, Que., No. 3, 1952, 5%	25,000 00	26,444 00
Sherbrooke, Que., No. 4, 1962, 5%	10,000 00	10,594 98
Smith's Falls, Ont., No. 2, 1929-42, 5¼%	2,785 15	2,796 11
Smith's Falls, Ont., No. 5, 1936-37, 6%	21,578 87	21,231 10
Smith's Falls, Ont., No. 6, 1929-39, 6%	7,015 77	7,198 72
Smith's Falls, Ont., No. 7, 1952-54, 5½%	20,000 00	20,135 56
Souris, Man., No. 1, 1929-40, 5%	5,765 71	5,606 51
Souris, Man., No. 2, 1929-40, 5%	6,342 05	5,999 05
Stratford, Ont., No. 3, 1952, 5¼%	34,000 00	33,771 86
Strathcona, Alta., No. 2, 1929-56, 4½%	8,218 51	8,104 50
Strathroy, Ont., No. 1, 1929-38, 6½%	9,026 40	9,026 40
Strathroy, Ont., No. 2, 1935-39, 5½%	21,113 08	20,455 99
Sudbury, Ont., No. 1, 1932-34, 5%	4,370 41	4,163 57

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Sudbury, Ont., No. 2, 1934, 5%	$764 21	$722 10
Sudbury, Ont., No. 3, 1946, 5%	20,000 00	19,768 00
Sudbury, Ont., No. 4, 1932-37, 5%	10,394 53	10,372 41
Summerside, P.E.I., 1938, 5%	10,000 00	10,189 25
Sydney, N.S., No. 1, 1951, 6%	14,000 00	15,694 70
Sydney, N.S., No. 2, 1951, 6%	7,000 00	7,847 35
Sydney, N.S., No. 3, 1948, 6%	3,000 00	3,336 03
Ste. Anne de Bellevue, Que., 1952, 5%	20,000 00	20,000 00
St. Catharines, Ont., No. 2, 1937, 5½%	10,000 00	10,000 00
St. Lambert, Que., No. 1, 1954, 5½%	15,000 00	14,747 10
St. Lambert, Que., No. 2, 1954, 5½%	10,000 00	9,351 23
St. Lambert, Que., No. 3, 1952, 5½%	10,000 00	10,066 50
St. Lambert, Que., No. 4, 1952, 5½%	5,000 00	5,239 50
St. Lambert, Que., No. 5, 1954-62, 5½%	4,000 00	4,205 41
St. Marys, Ont., 1943-52, 5½%	9,853 97	9,909 85
St. Michel Que., 1956, 6%	15,000 00	16,759 50
St. Thomas, Ont., No. 3, 1943-47, 5%	15,063 86	15,063 86
St. Thomas, Ont., No. 4, 1951, 5%	4,232 68	4,232 68
St. Vital, Man., Consold., 1956, 5½%	8,400 00	8,400 00
Teck Township, No. 1, 1944-47, 5½%	14,225 87	14,883 00
Teck Township, No. 2, 1938-39-43, 6%	15,846 12	17,040 43
Thorold, Ont., 1955-58, 5%	13,840 15	14,051 41
Three Rivers, Que., No. 1, 1947, 5½%	20,000 00	20,000 00
Three Rivers, Que., No. 2, 1953, 5½%	10,000 00	10,136 30
Three Rivers, Que., No. 3, 1963, 5%	18,000 00	18,000 00
Tillsonburg, Ont., No. 2, 1929-36, 4½%	8,123 46	8,040 26
Tillsonburg, Ont., No. 3, 1929-42, 5%	4,829 28	4,696 70
Tisdale Township, No. 1, 1930-43, 6%	20,259 49	20,964 13
Tisdale Township, No. 2, 1938-40, 6%	24,000 00	25,787 35
Toronto, Ont., No. 1, 1948, 4½%	10,000 00	9,476 72
Toronto, Ont., No. 3, 1937, 5%	10,000 00	9,341 70
Toronto, Ont., No. 4, 1953, 4½%	30,000 00	26,696 45
Toronto, Ont., No. 5, 1942-44, 5½%	17,000 00	16,355 88
Toronto, Ont., No. 6, 1942-43, 5½%	6,000 00	5,778 87
Toronto, Ont., No. 7, 1943, 5½%	2,000 00	1,921 12
Toronto, Ont., No. 8, 1940, 5½%	20,000 00	18,627 24
Toronto, Ont., No. 9, 1943-44, 6%	25,000 00	24,022 46
Toronto, Ont., No. 10, 1945, 6%	25,000 00	24,113 00
Toronto, Ont., No. 11, 1940, 6%	6,000 00	6,287 40
Toronto, Ont., No. 12, 1940, 6%	3,000 00	3,143 70
Toronto, Ont., No. 13, 1940, 6%	1,000 00	1,047 90
Toronto, Ont., No. 14, 1940, 6%	35,000 00	36,836 80
Toronto, Ont., No. 15, 1941, 6%	1,000 00	1,070 02
Toronto, Ont., No. 16, 1943, 6%	1,000 00	1,077 19
Toronto, Ont., No. 17, 1940, 6%	10,000 00	10,661 50
Toronto, Ont., No. 18, 1940-49, 6%	8,000 00	8,700 74
Trail, B.C., No. 1, 1945, 5½%	24,000 00	25,082 73
Trail, B.C., No. 2, 1943, 6%	17,000 00	18,590 52
Vancouver, B.C., No. 429, 1942, 3½%	5,000 00	4,734 01
Vancouver, B.C., No. 446, 1943, 3½%	5,000 00	4,727 14
Vancouver, B.C., No. 3, 1940, 5%	10,000 00	10,000 00
Verdun, Que., No. 1, 1943, 5%	10,000 00	9,748 38
Verdun, Que., No. 2, 1944, 5%	10,000 00	9,867 29
Victoria, B.C., No. 1, 1944, 4½%	10,000 00	10,832 71
Victoria, B.C., No. 2, 1951, 4%	6,000 00	6,000 00
Victoria, B.C., No. 4, 1946, 6%	30,000 00	31,005 00
Victoria, B.C., No. 5, 1937, 5½%	25,000 00	24,825 00
Victoria, B.C., No. 6, 1938, 5½%	10,000 00	9,924 20
Victory Loan, No. 3, 1934, 5½%	125,000 00	125,000 00
Walkerville, Ont., No. 3, 1940-43, 4½%	4,404 91	3,877 97
Walkerville, Ont., No. 4, 1932-40, 6%	23,557 90	24,124 94
Walkerville, Ont., No. 5, 1939, 5%	10,000 00	9,958 60
Wallaceburg, Ont., No. 3, 1933-34, 6½%	10,000 00	10,251 67
Welland, Ont., No. 1, 1939, 4½%	5,000 00	5,053 98
Welland, Ont., No. 2, 1934, 5%	10,000 00	9,537 39
Welland, Ont., No. 3, 1951-55, 5%	20,740 72	20,690 69
Westmount, Que., No. 1, 1938, 3½%	17,000 00	16,497 33
Weston, Ont., No. 1, 1932-34, 5½%	5,001 16	4,895 51
Weston, Ont., No. 2, 1947-48, 6%	10,132 74	10,918 70
Weston, Ont., No. 3, 1942-48, 6%	10,606 88	11,367 98
Weston, Ont., No. 4, 1941-44, 5½%	10,300 80	10,300 80
Weston, Ont., No. 5, 1941-46, 5%	20,321 54	20,321 54
Whitby, Ont., No. 2, 1939, 6%	4,097 17	4,097 17
Whitby, Ont., No. 3, 1929-45, 5½%	31,820 01	33,005 46
Windsor, Ont., No. 3, 1944-45, 5½%	14,000 00	14,308 59
Windsor, Ont., No. 4, 1936-40, 5½%	21,945 33	22,198 44
Windsor, Ont., No. 5, 1933-52, 5%	9,870 31	9,439 25
Windsor, Ont., No. 6, 1935, 6%	13,000 00	13,681 20
Windsor, Ont., No. 7, 1937, 6%	10,000 00	10,643 00
Winnipeg, Man., No. 2, 1941, 6%	20,000 00	21,695 40
Winnipeg, Man., No. 3, 1950, 6%	5,500 00	6,390 72
York Township, Ont., No. 2, 1933-39, 6%	25,000 00	24,406 76
York Township, Ont., No. 3, 1945-46, 6%	32,986 67	32,551 26
Yorkton, Sask., No. 1, 1929-41, 5%	3,116 45	3,093 09
Yorkton, Sask., No. 2, 1929-32, 5%	1,412 57	1,404 40
Yorkton, Sask., No. 3, 1929, 5%	1,408 09	1,394 82
	$4,209,203 30	$4,265,207 99

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, CANADA

Statement for the Year Ending 31st December, 1928

Organized December 23rd, 1876. Incorporated September 13th, 1880, under laws of Province of Ontario.

OFFICERS

Principal Officer, John H. Laughton; 1st Vice-President, J. H. Grierson; 2nd Vice-President, A. W. Howe; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; Trustee, J. M. Dillon.

Auditors.—A. G. Calder and J. W. Westervelt.

Actuary.—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

J. H. Grierson, President; A. E. Barbour, Treasurer; Geo. T. Hair, Secretary.

Assets

Mortuary Fund:	
Mortgages	$444,356 13
Book value of bonds and debentures, not in default (Schedule "B")	343,829 66
Cash in bank or head office	1,103 45
Other ledger assets	800 00
Total Ledger Assets	$790,089 24
Interest and rents due and accrued:	
From mortgages	$14,451 96
From bonds and debentures	10,746 97
From interest on deposits accrued	134 48
Total Non-Ledger Assets	$25,333 41
Total Ledger and Non-Ledger Assets	$815,422 65

Liabilities

Mortuary Fund;	
Death claims incurred and reported during year, but not paid	$4,165 00
Other Benefit Funds:	
Relief fund (charity)	$104 06
Special donation account (Christmas)	127 81
	$231 87
General Expense Fund:	
Salaries due and accrued	$800 00
Total Liabilities (all funds), except Reserve	$5,196 87
Net reserve	587,091 61
Total Liabilities, including Reserve	$592,288 48

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$34,428 00	
Interest and rents	46,837 00	
		$81,265 00
Other Benefit Fund:		
Bank exchange, $2.66; certificate cases, $187.50		190 16
Total Income		$81,455 16

Disbursements

Mortuary Fund:		
Death claims		$23,240 00
Other Benefit Funds		422 50
General Expense Fund:		
Head office expenses	$11,302 01	
Agency and organization expenses	1,123 00	
All other expenses	2,197 94	
		14,622 95
Total Disbursements		$38,285 45

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals	
	No.	Amount	No.	Amount
At end of 1927	3,365	$1,797,390 00	3,365	$1,797,390 00
New issued	359	63,040 00	359	63,040 00
Old increased	.....	68,885 00	.....	68,885 00
Totals	3,724	$1,929,315 00	3,724	$1,929,315 00
Less ceased by:				
Death	44	$22,950 00	44	$22,950 00
Lapse	309	107,740 00	309	107,740 00
Total ceased	353	$130,690 00	353	$130,690 00
At end of 1928	3,371	$1,798,625 00	3,371	$1,798,625 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$913,736 94
Other liabilities	5,196 87
Total	$918,933 81

Assets

Present value of future contributions	$326,645 33
Live insurance assets, 31st December, 1928	815,422 65
Total	$1,142,067 98

The ratio of assets to liabilities was 124.28 per cent.
The valuation basis was OM (5) 4 per cent.
The amount of insurance valued was $1,798,625.00.
The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.
The valuation was made as at December 31st, 1928.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
City of Port Arthur, Ont., 1937, 5%	$10,000 00	$10,000 00
City of Port Arthur, Ont., 1938, 5%	25,000 00	25,698 31
City of London, Ont., 1929, 5½%	10,000 00	10,000 00
City of London, Ont., 1943, 4½%	5,000 00	4,499 97
Dominion of Canada, 1934, 5½%	88,000 00	86,107 34
City of Brandon, Man., 1939, 5½%	12,000 00	11,275 98
City of Kingston, Ont., 1933, 5%	5,000 00	4,817 36
City of London, Ont., 1929-30, 4½%	14,000 00	14,043 10
Can. Northern Ontario Railroad Co., 1961, 3½%	17,763 33	11,555 17
Town of Glace Bay, N.S., 1950, 6%	10,000 00	9,296 34
City of Cranbrook, B.C., 1940, 6½%	5,000 00	4,766 86
County of Essex, Ont., 1929, 6%	8,000 00	8,000 00
City of London, Ont., 1931, 6%	5,000 00	5,000 00
City of Victoria, B.C., 1930, 6%	4,000 00	4,000 00
Town of Sandwich, Ont., 1931, 6%	10,000 00	10,000 00
City of New Westminister, B.C., 1945, 6%	5,000 00	5,000 00
City of London, Ont., 1941-42, 5½%	10,000 00	10,162 00
Town of Riverside, Ont., 1929-42, 6½%	8,342 59	8,391 24
Town of Riverside, Ont., 1929-43, 5½%	10,919 20	10,657 89
Town of Ford City, Ont., 1942-44, 6%	15,000 00	15,336 70
City of Sydney, N.S., 1954, 5½%	24,000 00	24,000 00
City of Fort William, Ont., 1944, 5%	5,000 00	4,940 00
City of Calgary, Alta., 1954, 5½%	5,000 00	5,000 00
City of Edmonton, Alta., 1952, 5½%	13,500 00	13,384 28
City of Edmonton, Alta., 1945, 5½%	4,500 00	4,519 14
District of Penticton, B.C., 1960, 6%	2,000 00	2,057 66
Essex Border Utilities Commission, 1931, 5½%	6,000 00	6,000 00
City of Moose Jaw, Sask., 1953, 5%	5,000 00	4,868 98
Township of East York, Ont., 1947, 5½%	10,000 00	10,451 34
Total	$353,025 12	$343,829 66

GRAND ORANGE LODGE OF BRITISH AMERICA

HEAD OFFICE, TORONTO, ONTARIO

OFFICERS

Officers.—President, John Easton; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

Directors.—John Easton, J. J. Williams, M.D., H. C. Hocken, M.P., Benjamin Kirk and J. C. Boylen.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	$858,962	Premiums—Ontario (net)	$68,959
Ontario insurance in force (gross)	2,653,980	Premiums—Canada (net)	105,779
Canadian insurance in force (gross)	3,802,850	Benefits Paid—Ontario (net)	47,666
		Benefits Paid—Canada (net)	57,666

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

Statement for the Year Ending 31st December, 1928

Incorporated in 1917 under *The Ontario Insurance Act*

OFFICERS

Principal Officer, F. H. Plant; Secretary or Manager, James J. O'Kelly; Treasurer, Bradford Broad; Committee men, H. F. Corbett, A. T. Brethour, A. L. Low, F. B. Proctor; John Cardill, Wm. Maxwell.

Auditors.—City Auditors.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Robert Burnett, F. H. Plant, James J. O'Kelly, H. F. Corbett, Wm. Maxwell, B. Broad, A. T. Brethour, A. H. Low, F. B. Proctor.

Assets

Bonds and debentures (Schedule "B")	$223,183 20
Cash in bank	4,356 08
Accrued interest	2,962 54
Total Assets	$230,501 82

Liabilities

Income

Cash in bank, January 1st, 1928	$9,856 06	
Assessments		$22,356 81
City of Ottawa grant		7,000 00
Interest		9,666 95
Total Income		$39,023 76

Disbursements

Superannuation	$2,649 84
Legal fees	241 60
Medical advisory	750 00
All other	384 47
Paid for investments (not extended), $40,497.83.	
Total Disbursements	$4,025 91

Valuation Balance Sheet

Liabilities

Pensions payable to three pensioners	$24,600 00
Pensions shortly to be paid to three members	29,500 00
Pensions payable to survivors of 176 men	552,400 00
Death benefits that will arise among 176 men	46,100 00
Returns of contributions to be made to some of them	3,100 00
Expenses	6,400 00
Total	$662,100 00

Assets

Present value of future contributions of 176 men	$357,100 00
Value of future grants from City of Ottawa	80,500 00
Funds on hand	225,200 00
Total	$662,800 00

The ratio of assets to liabilities was 100.1 per cent.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain, as at 31st December, 1928.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Dominion of Canada, 1934, 5½%	$4,000 00	$4,130 40
Dominion of Canada, 1943, 5%	10,000 00	9,825 00
Dominion of Canada, 1934, 5½%	15,000 00	15,502 35
Dominion of Canada, 1934, 5½%	10,000 00	10,000 00
Dominion of Canada, 1944, 4½%	1,000 00	967 95
Dominion of Canada, 1944, 4½%	2,000 00	1,940 00
Dominion of Canada, 1932, 5½%	12,000 00	12,327 60
Dominion of Canada, 1934, 5½%	8,000 00	7,669 20
Dominion of Canada, 1934, 5½%	8,000 00	7,614 78
Dominion of Canada, 1934, 5½%	8,000 00	7,968 54
Dominion of Canada, 1934, 5½%	10,000 00	10,126 30
Dominion of Canada, 1934, 5½%	5,000 00	5,000 00
City of Ottawa, 1929, 6%	5,000 00	5,158 85
City of Ottawa, 1946, 5%	6,076 38	5,563 38
City of Ottawa, 1939, 4%	3,000 00	2,775 00
City of Ottawa, 1943, 4½%	1,946 67	1,948 00
City of Ottawa, 1932, 4½%	4,866 66	4,306 43
City of Hamilton, 1942, 5%	12,000 00	12,128 40
City of London, 1940, 5%	12,000 00	12,120 00
Toronto Harbour Commission, 1953, 4½%	23,000 00	24,581 25
Toronto Harbour Commission, 1953, 4½%	20,000 00	21,221 80
Total	$180,889 71	$182,875 23

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA

Statement for the Year Ending 31st December, 1928

Incorporated 16 Geo. V (1926), C. 120

OFFICERS

Principal Officer, Charles C. Coombs; Secretary, Joseph Gilhooly; Treasurer, Alexander M. Ross; Committee, Aubrey Macdonald, Thos. Knight.

Auditors.—Edward O'Neil, John Barlow.

Actuary.—W. P. Brenton.

Assets

First mortgages	$15,000 00
Bonds and debentures	182,660 61
Cash on hand	4,761 90
Interest accrued	4,232 88
Total Assets	$206,655 39

Liabilities

Income

Monthly assessments	$19,637 98
Miscellaneous receipts	132 40
Interest on funds in bank	68 11
Interest on mortgages	927 50
Interest on bonds	8,054 01
Realization on investments (not extended), $7,931.38.	
Total Income	$28,820 00

Disbursements

Paid general expenses	$93 65
Paid pensions	3,253 50
Paid accrued interest on bond purchases	435 75
Paid for investments (not extended), $32,549.90.	
Total Disbursements	$3,782 90

Valuation Balance Sheet

Liabilities		*Assets*		
Liabilities under:		Members' future contributions		$207,479 73
Pension Benefit	$349,425 37	Assets:		
Death Benefit	22,127 24	Bonds and Debentures and First Mortgages	$192,141 84	
Withdrawal Benefit	3,446 54	Cash	3,641 64	
Disability Benefit	9,202 23			195,783 48
Existing Pensions	24,102 13	Non-Ledger Assets:		
Incidental expenses (assessed at 2% of members' contributions)	4,149 59	Interest due and accrued on bonds and debentures		2,684 00
		Deficiency		6,505 89
	$412,453 10			$412,453 10

The valuation was made by W. P. Brenton, F.I.A., A.A.S., as at 31st October, 1928.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Township of Gloucester, 1939, 6%	$1,136 71	$1,136 71
Canadian National Railways, 1954, 5%	10,000 00	9,930 00
Canadian National Railways, 1954, 5%	20,000 00	20,367 00
Province of Alberta, 1957, 4½%	10,000 00	9,757 00
Province of Alberta, 1956, 4½%	20,000 00	19,400 00
Government of Newfoundland, 1952, 5%	5,000 00	5,025 00
Canadian National Railways, 1957, 4½%	86,000 00	84,495 00
Town of Kenora, 1951, 5%	5,000 00	5,050 00
Town of Kenora, 1952, 5%	5,000 00	5,050 00
Temiskaming & Northern Ontario Railway, 1968, 4%	10,000 00	9,675 00
City of Ottawa, 1937, 4½%	3,000 00	3,000 00
Province of Ontario, 1943, 4½%	1,000 00	1,000 00
Province of Saskatchewan, 1944, 4½%	1,000 00	1,000 00
Province of British Columbia, 1957, 4½%	1,000 00	983 90
Province of Alberta, 1958, 4½%	5,000 00	4,801 00
County of Carleton, 1936, 5%	2,000 00	1,990 00
	$185,136 71	$182,660 61

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton

Manager or Chief Executive Officer in Canada.—Lyman Lee, Hamilton.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets	$24,961,722
Ontario insurance in force (gross)	1,568,189
Canadian insurance in force (gross)	4,161,930
Total insurance in force (gross)	154,373,668

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$49,266
Premiums—Canada (net)	133,831
Premiums—Total (net)	6,067,629
Benefits Paid—Ontario (net)	44,418
Benefits Paid—Canada (net)	97,342
Total Benefits Paid (net)	4,378,078

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

Statement for the Year Ending 31st December, 1928

Incorporated, February 9th, 1885

OFFICERS

Principal Officer, F. M. Kay; Secretary, C. V. Emory; Treasurer, Canadian Bank of Commerce; Medical Director, Dr. W. Crawford; Solicitor, Lyman Lee.
Auditors.—A. C. Neff, F.C.A.; Oscar Main.
Actuary.—L. K. File.

Assets

Ledger Assets	Mortuary Fund	Child Insurance Fund	General Expense Fund	Totals
Mortgages	$782,547 85	.....	.....	$782,547 85
Book value of bonds and debentures, not in default	160,367 16	.....	.....	160,367 16
Market value of bonds and debentures, in default	4,123 43	.....	.....	4,123 43
Real estate, book value	50,000 00	.....	.....	50,000 00
Cash in bank or at Head Office	47,384 11	$889 31	$135 06	48,408 48
Total Ledger Assets	$1,044,422 55	$889 31	$135 06	$1,045,446 92
Interest and rents due and accrued:				
From mortgages	$24,633 38	.....	.....	$24,633 38
From bonds and debentures	4,771 67	.....	.....	4,771 67
From other sources	.....	.....	$3,310 07	$3,310 07
Total Non-ledger Assets	$29,405 05	.....	$3,310 07	$32,715 12
Total Ledger and Non-ledger Assets	$1,073,827 60	$889 31	$3,445 13	$1,078,162 04
Deduct Assets not admitted	.....	.....	2,932 44	2,932 44
Total Admitted Assets	$1,073,827 60	$889 31	$512 69	$1,075,229 60

*See note on page 1.

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid	$16,650 00
Accounts payable	272 73
Total Liabilities, except Reserves	$16,922 73
Special Investment Reserve	67,000 00
Actuarial Reserve	877,533 00
Total Liabilities, including Reserves	$961,455 73

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$72,382 18	
Interest and rents	62,589 10	
All other	103 94	
		$135,075 22
Other Benefit Funds:		
Child Insurance premiums		150 60
General Expense Fund:		
Expense dues from members	$6,679 65	
Other sources	5,925 21	
From Beneficiary Fund	20,000 00	
		32,604 86
Total Income		$167,830 68

Disbursements

Mortuary Fund:		
Death claims	$80,671 91	
Surrender values	3,803 26	
Other disbursements, General Fund	20,000 00	
Loss on sale of securities	166 28	
Costs *re* mortgage	333 28	
		$104,974 83
General Expense Fund:		
Head Office expenses		8,367 48
Agency and organization expenses		20,077 02
All other expenses		5,296 25
Total Disbursements		$138,715 58

Exhibits of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		20 and 30 Payments		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	2,292	$2,460,250 00	142	$150,000 00	397	$435,500 00
New issued	56	78,500 00	53	66,500 00	234	302,500 00
Old revived	14	11,000 00	.....	.....	7	6,500 00
Old increased	.....	8,000 00	.....	2,500 00	.....	9,500 00
Totals	2,362	$2,557,750 00	195	$219,000 00	638	$754,000 00
Less ceased by:						
Death	64	$78,250 00	.....	.....	.....	.....
Expiry	.....	.....	.....	.....	.....	.....
Surrender	6	10,500 00	1	$2,000 00	4	$6,000 00
Lapse	125	158,000 00	70	79,000 00	181	214,500 00
Decrease	.....	4,750 00	.....	.....	.....	.....
Total ceased	195	$251,500 00	71	$81,000 00	185	$220,500 00
At end of 1928	2,167	$2,306,250 00	124	$138,000 00	453	$533,500 00

Classification	Term Other Plans		Step Rate		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1927	39	$56,500 00	91	$93,000 00	2,961	$3,195,250 00	2,510	$2,668,000 00
New issued	3	5,000 00	....	.....	346	452,500 00	346	452,500 00
Old revived	....	.....	1	500 00	22	18,000 00	22	18,000 00
Old increased	....	4,000 00	....	.....	.....	24,000 00	.....	24,000 00
Totals	42	$65,500 00	92	$93,500 00	3,329	$3,689,750 00	2,878	$3,162,500 00
Less ceased by:								
Death	....	.....	1	$1,000 00	65	$79,250 00	55	$63,750 00
Expiry	3	$3,500 00	....	.....	3	3,500 00	3	3,500 00
Surrender	....	.....	....	.....	11	18,500 00	9	13,500 00
Lapse	5	12,000 00	5	4,500 00	386	468,000 00	376	452,000 00
Decrease	....	.....	....	.....	.....	4,750 00	.....	4,750 00
Total ceased	8	$15,500 00	6	$5,500 00	465	$574,000 00	443	$537,500 00
At end of 1928	34	$50,000 00	86	$88,000 00	2,864	$3,115,750 00	2,435	$2,625,000 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on outstanding insurance	$877,533 00	
Special investment reserve	67,000 00	
Accrued liabilities (death claims)	16,650 00	
Sundry accounts payable	273 00	
Total		$961,456 00

Assets

Real estate	$50,000 00	
Mortgages	782,548 00	
Bonds and debentures	164,491 00	
Cash in bank	48,273 00	
Total		$1,045,312 00

The valuation of the ordinary life business was made upon the basis of the National Fraternal Congress Table or Mortality with interest at 4 per cent. (assuming that 10 per cent. of the monthly premiums may be required to cover future deficiencies in the General Fund). The valuation of the other plans was also made on the basis of the National Fraternal Congress Table of Mortality with 4 per cent. interest, except that for convenience the Endowment at 65 plan was valued on the British Offices Om Table with interest at 4 per cent.

The amount of insurance valued was $3,115,250.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

Schedule "B"

Bonds and Debentures Owned by the Socety

	Par value	Book value
City of Cranbrook, 1929, 5%	$764 19	$763 31
City of Enderby, 1929, 6%	5,000 00	5,041 84
Town of Bow Island, 1943, 6%	5,000 00	4,135 37
Town of Bow Island, 1943, 6%	1,000 00	827 05
Town of Castor, 1933, 5%	1,786 65	1,670 55
Town of Innisfail, 1931, 5%	2,185 15	2,100 96
Town of Olds, 1940, 6%	2,192 66	1,970 96
Town of Redcliffe, 1933, 5%	2,900 00	2,168 80
Town of St. Albert, 1933, 7%	1,935 14	1,909 64
Town of Deloraine, 1929, 5%	458 52	456 91
Town of Selkirk, 1929, 5%	400 00	400 00
Town of Virden, 1942, 6%	5,089 96	4,861 67
Town of Cochrane, 1930, 6%	4,001 27	4,001 27
Town of Englehart, 1939, 6%	2,904 16	2,904 16
Town of New Liskeard, 1939, 5%	4,052 61	4,026 19
Town of Arcola, 1939, 6%	4,000 00	4,291 54
Town of Radisson, 1937, 7%	4,914 87	4,914 87
Town of Wadena, 1933, 7%	630 23	613 73
Town of Wainwright, 1931, 5½%	1,732 50	1,656 16
Village of Youngstown, 1929, 6%	233 34	230 13
Village of Central Butte, 1935, 7%	466 66	464 76
Village of Esterhazy, 1929, 7%	200 00	192 77
Village of Dinsmore, 1930, 7%	186 67	185 39
Village of Glidden, 1935, 7%	1,633 33	1,626 65
Village of Loreburn, 1929, 8%	200 00	213 10
Village of Pelly, 1930, 7%	200 00	199 64
Village of Prelate, 1930, 8%	350 00	354 16
Village of Richlea, 1931, 7%	1,166 67	1,161 89
Village of Salvador, 1930, 7%	400 00	399 33

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Village of Semans, 1930, 7%	$480 00	$479 13
Village of Vangaurd, 1929, 8%	333 33	333 34
Cliffdale School District, 1935, 6½%	933 33	914 23
Foremost School District, 1930, 6½%	800 00	793 10
Lola May School District, 1935, 6½%	466 66	457 14
Old Chief School District, 1935, 6½%	1,166 66	1,142 77
East Prospect School District, 1935, 6%	350 00	353 17
Downey Lake School District, 1931, 8%	1,344 13	1,344 21
North Bench School District, 1940, 6¼%	2,575 09	2,377 11
Town of Suffield, 1930, 6½%	962 34	942 63
Dayton Rural Telephone, 1936, 8%	7,116 53	7,184 59
Ibstone Rural Telephone, 1936, 8%	3,088 29	3,117 84
Lewiswyn Rural Telephone, 1936, 8%	3,021 11	3,050 08
Mervin Rural Telephone, 1936, 8%	4,699 60	4,744 55
Naseby Rural Telephone, 1936, 8%	1,824 76	1,840 41
City of Edmonton, 1956, 5½%	5,000 00	5,072 50
Town of Kapuskasing, 1957, 6%	10,744 50	11,899 48
Dominion of Canada, 1934, 5½%	10,000 00	10,375 00
City of Hamilton, 1930, 4½%	500 00	500 00
Landed Banking & Loan, 1931, 5%	1,500 00	1,500 00
Huron & Erie Mortgage, 1931, 5%	1,000 00	1,000 00
Burn Brae School District, 1936, 8%	1,066 66	1,191 36
Floating Stone School District, 1942, 6%	2,510 00	2,592 15
Herbert School District, 1941, 5½%	908 34	924 71
Green Glen School District, 1942, 6%	2,000 00	1,920 11
Hythe School District, 1942, 6%	2,000 00	1,920 11
Westland School District, 1943, 6%	2,600 00	2,736 72
Black Spring Ridge, 1942, 5½%	3,000 00	2,800 00
City of Niagara Falls, 1932, 5%	10,000 00	9,959 42
Province of Ontario, 1948, 6%	10,000 00	10,365 07
Town of Glace Bay, 1936, 6%	12,000 00	12,793 23
	$159,975 91	$160,367 16

Schedule "C"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Corners School District, 1935, 6½%	.....	$548 54
Antelope Valley District, 1930, 8%	.....	970 27
Coulee Hill, 1940, 6¼%	.....	2,604 62
	$	$4,123 43

SONS OF ENGLAND BENEFIT SOCIETY

TORONTO, ONTARIO

Statement for the Year Ending 31st December, 1928

Incorporated, February 19th, 1875

OFFICERS

President, A. J. Taylor; Vice-President, C. Patching; Secretary, David J. Proctor, J.P.; Treasurer, Edward C. Green; Past President, Geo. Davenport; Councillor, Rev. Canon Baynes-Reed.

Auditor.—Sharpe, Milne & Co., C.A.

Consulting Actuary.—Sidney A. Pipe, A.I.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Supreme Council, consisting of the above-stated officers.

Assets

Ledger Assets	Mortuary Fund	Guarantee Fund	Funeral Funds	Supreme Lodge Expense Fund	General Expense Fund	Totals
Mortgages	$2,200 00	.....	.....	.....	$10,764 54	$12,964 54
Book value of bonds and debentures, not in default Schedule B	190,522 10	$10,461 50	$23,947 50	.....	12,028 00	236,959 10
Real estate, book value	.....	.....	.....	.....	40,831 86	40,831 86
Cash in bank or at head office	45,572 27	3,465 00	8,980 05	$24,603 78	24,082 96	106,704 06
Total Ledger Assets	$238,294 37	$13,926 50	$32,927 55	$24,603 78	$87,707 36	$397,459 56
Interest and rents due and accrued:						
From mortgages	$48 03	.....	.....	.....	$762 94	$810 97
From bonds and debentures	2,534 41	$74 63	$362 50	.....	300 00	3,271 54
From other sources	.....	.....	.....	.....	8,055 62	8,055 62
Total Non-ledger Assets	$2,582 44	$74 63	$362 50	.....	$9,118 56	$12,138 13
Total Ledger and Non-ledger Assets	$240,876 81	$14,001 13	$33,290 05	$24,603 78	$96,825 90	$409,597 69

Liabilities

Mortuary Fund:	
Death claims incurred during year, but not reported until after 31st December	$2,415 00
General Expense Fund:	
Accounts payable (merchandise)	$517 85
Total Liabilities (all funds), except Reserve	$2,932 85
Mortuary reserve	210,581 00
Total Liabilities, including Reserve	$213,513 85

Income

Mortuary Fund;		
Premiums (with extra dues, etc.)	$54,614 88	
Interest and rents	10,996 96	
Profit on sale of securities	3,859 02	
		$69,470 86
Guarantee Fund;		
Premiums	$392 44	
Interest and rents	764 20	
		1,156 64
Funeral Fund:		
Premiums	$32,073 68	
Interest and rents	1,515 51	
		33,589 19
Supreme Lodge Expense Fund:		
Assessments	$6,075 79	
Bank interest	625 76	
		6,701 55
General Expense Fund:		
Expense dues from members	$13,497 83	
Other sources: Rents, sale merchandise, interest, advertisements, etc.	23,676 10	
		37,173 93
Total Income		$148,092 17

Disbursements

Mortuary Fund:		
Death claims	$34,180 00	
Surrender values	892 50	
All other	8,228 43	
		$43,300 93
Guarantee Fund:		
Legal expenses	$25 00	
Guarantee claims	100 00	
Office expenses	284 68	
Refunds	3 19	
		412 87
Funeral Fund:		
Funeral claims	$25,677 50	
Other disbursements: Office expenses and bank charges	3,459 04	
		29,136 54
Supreme Lodge Expense Fund:		
Expenses *re* convention	$83 00	
Office expenses and bank charges	569 71	
		652 71

Disbursements—*Continued*

General Expense Fund:		
Head office expenses	$23,792 28	
Agency and organization expenses	3,401 87	
All other expenses	15,840 67	
		$43,034 82
Total Disbursements		$116,537 87

Exhibit of Policies (Mortuary)

Classification	Whole Life Continous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1927	1,140	$961,675 00	283	$275,955 00	1,423	$1,237,630 00	1,077	$919,105 50
New issued	4	4,000 00	26	28,500 00	30	32,500 00	19	18,000 00
Transferred to	.....	.....	.....	.....	.....	.....	.....	.....
Totals	1,144	$965,675 00	309	$304,455 00	1,453	$1,270,130 00	1,096	$937,105 50
Less ceased by:								
Death	40	$34,180 00	.....	.....	40	$34,180 00	36	$31,090 50
Surrender	12	9,817 50	2	$1,525 00	14	11,342 50	9	6,247 50
Lapse	13	10,290 00	13	15,412 50	26	25,702 50	15	18,112 50
Total ceased	65	$54,287 50	15	$16,937 50	80	$71,225 00	60	$55,450 50
At end of 1928	1,079	$911,387 50	294	287,507 50	1,373	1,198,905 00	1,036	881,655 00

Exhibits of Sickness, Funeral and Other Contracts

		Sickness and Funeral
Number of contracts, 31st December, 1927		22,053
New contracts issued in 1928		1,700
Totals		23,753
Terminated during 1928 by:		
Death	246	
Lapse	2,058	
Total Terminated		2,304
In force, 31st December, 1928		21,449

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve	$210,581 00
Accrued liabilities	2,415 00
	$212,996 00

Assets

Life insurance Fund	$241,190 61

The ratio of assets to liabilities was 113.2 per cent.
The valuation basis was AM (5) 4 per cent.
The amount of insurance valued was $1,198,905,00.
The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society and Institute of America.

Schedule "B"

Bonds and Debentures Owned by Society

Mortuary Fund:	Par Value	Book Value
Dominion of Canada, 1931, 5%	$10,000 00	$10,096 00
Dominion of Canada, 1937, 5%	5,000 00	4,923 00
Dominion of Canada, 1934, 5½%	65,000 00	65,494 00
Dominion of Canada, 1932, 5½%	20,000 00	19,964 00
Grand Trunk Railway, 1936, 6%	10,000 00	10,255 00
Canadian National Railway, 1954, 5%	10,000 00	9,932 00
City of Regina Bonds, 1949, 5½%	5,000 00	5,176 50
City of North Bay Bonds, 1941, 5%	5,000 00	4,984 50
Town of Weston Bonds, 1941, 5%	2,000 00	1,953 80
Province of New Brunswick Bonds, 1936, 6%	5,000 00	5,424 50
Province of Nova Scotia Bonds, 1952, 4½%	5,000 00	5,044 00
City of Winnipeg Bonds, 1957, 4½%	5,000 00	5,048 00
Portage la Prairie Bonds, 1948, 5%	5,000 00	5,030 50
Town of Smith's Falls Bonds, 1943, 5%	3,000 00	3,000 00

Schedule "B"—*Continued*

	Par Value	Book Value
City of Windsor Bonds, 1940, 5%	$1,000 00	$1,000 00
City of Port Arthur Bonds, 1934, 5%	5,000 00	5,043 50
City of Moose Jaw Bonds, 1941, 5%	4,000 00	3,952 80
Montreal Protestant School Bonds, 1944, 5%	5,000 00	5,005 00
City of Toronto Bonds, 1938, 5%	4,000 00	3,926 00
Total	$174,000 00	$175,253 10
Management Fund:		
City of Edmonton, 1945, 5½%	$10,000 00	$10,135 00
City of Victoria, 1937, 6%	5,000 00	5,134 00
Total	$15,000 00	$15,269 00
Guarantee Fund:		
Dominion of Canada, 1934, 5½%	$5,000 00	$5,038 00
Canadian Northern Railway, 1940, 7%	5,000 00	5,423 50
Total	$10,000 00	$10,461 50
Funeral Fund:		
City of Toronto, 1938, 5%	$9,000 00	$8,833 50
Dominon of Canada, 1934, 5½%	15,000 00	15,114 00
Total	$24,000 00	$23,947 50
General Fund:		
Dominion of Canada, 1933, 5½%	$100 00	$100 00
Dominion of Canada, 1937, 5½%	150 00	150 00
City of Toronto, 1938, 5%	12,000 00	11,778 00
Total	$12,250 00	$12,028 00
Grand Total	$235,250 00	$236,959 10

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

ROOM 96, 60 VICTORIA ST., TORONTO

Statement for the Year Ending 31st December, 1928

Organized 27th June, 1876. Incorporated 8th April, 1880; amended, 1914

OFFICERS

Principal Officer, Dr. John Ferguson; Secretary or Manager, Frank Stewart Mearns; Treasurer, Alexander Fraser; Past Grand Chief, Col. D. M. Robertson; Grand Chieftain, Rev. D. W. Christie; Grand Medical Examiner, Dr. Cameron A. Warren.

Auditors.—W. A. Murray and Robert McAllister.

Actuary.—W. R. Hitchins.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Dr. John Ferguson, Chairman; John Tytler, Col. D. M. Robertson, Frank Stewart Mearns, Alexander Fraser, A. C. Gordon, J. P. MacGregor, Alexander Cowan, W. M. McClemont, Rev. D. W. Christie, Adam Brand.

Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Juvenile Benefit Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default (Schedule "B")	$1,172,865 44	$20,723 03	.....	.....	$1,193,588 47
Cash in bank or at Head Office (Schedule "D")	20,014 49	1,099 46	$38 80	$6,641 91	27,794 66
Other ledger assets (Schedule F)	5,000 00	.....	.....	.....	5,000 00
Total Ledger Assets	$1,197,879 93	$21,822 49	$38 80	$6,641 91	$1,226,383 13
Interest and rents due and accrued:					
From bonds and debentures	$21,303 82	$410 41	.....	.....	$21,714 23
From policy loans and liens	3,267 01	.....	.....	.....	3,267 01
From other sources (details in separate schedule)	47 81	2 42	.....	$1 00	51 23
From premiums, due, etc.	9,297 89	213 88	5 80	1,366 32	10,883 89
From premium loans on policies	7,208 92	.....	.....	.....	7,208 92
Total Non-ledger Assets	$41,125 45	$626 71	5 80	$1,367 32	$43,125 28
Total Ledger and Non-ledger Assets	$1,239,005 38	$22,449 20	$44 60	$8,009 23	$1,269,508 41
Total Admitted Assets	$1,239,005 38	$22,449 20	$44 60	$8,009 23	$1,269,508 41

Liabilities

Mortuary Fund:	
Death claims incurred and reported during year, but not paid	$13,180 00
Mortuary Reserve	$993,931 00
Sickness Reserve	$24,225 00
Total Liabilities (including Reserves)	$1,031,336 00

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$98,853 49	
Interest and rents	57,194 62	
All other	10 00	
		$156,058 11
Less amount transferred to General Fund		23,324 51
		$132,733 60
Sickness Fund:		
Premiums	$3,515 06	
Interest	809 69	
		$4,324 75
Less amount transferred to General Fund		508 44
		$3,816 31
Other Benefit Fund (Juvenile):		
Premiums		38 80
General Expense Fund:		
Expense dues from members		8,091 64
Other sources: Sale of supplies, certificates, etc., $1,327.38; interest, $25.03; transferred from Mortuary Benefit and Sick Fund, $23,832.95; charter fees, $225.00		25,710 36
		$33,802 00
Total Income		$170,390 71

Disbursements

Mortuary Fund:		
Death claims	$87,199 74	
Other disbursements: Refunds	210 38	
		$87,410 12
Sickness Fund:		
Sickness claims		2,424 88
General Expense Fund:		
Head Office expenses	$11,232 71	
Agency and organization expenses	19,300 05	
All other expenses	1,827 67	
		32,360 43
Total Disbursements		$122,195 43

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	5,054	$3,140,512 00	1,183	$681,000 00	192	$107,000 00
New issued	541	277,000 00	344	185,250 00	172	96,500 00
Old revived	40	27,500 00	11	8,750 00	1	250 00
Old increased	11	12,750 00	5	6,000 00	.....	.....
Totals	5,646	$3,457,762 00	1,543	$881,000 00	365	$203,750 00
Less ceased by:						
Death	112	$83,500 00	6	$4,000 00	1	$1,000 00
Surrender	5	5,000 00	.....	.....	.....	.....
Lapse	538	257,500 00	179	99,250 00	87	41,250 00
Decrease	11	5,500 00	5	4,750 00	.....	.....
Total ceased	666	$351,500 00	190	$108,000 00	88	$42,250 00
At end of 1928	4,980	$3,106,262 00	1,353	$773,000 00	277	$161,500 00

Classification	Other Plans Paid-up Insurance		Bonus Additions	Totals		Totals for the Province only	
	No.	Amount	Amount	No.	Amount	No.	Amount
At end of 1927	19	$7,246 00	$105,610 00	6,448	$4,041,368 00	4,512	$2,951,088 00
New issued	5	1,052 00	.....	1,062	559,802 00	584	305,944 00
Old revived	.....	.....	985 00	52	37,485 00	40	29,955 00
Old increased	.....	.....	.....	16	18,750 00	7	8,250 00
Totals	24	$8,298 00	$106,595 00	7,578	$4,657,405 00	5,143	$3,295,237 00
Less ceased by:							
Death	2	$780 00	$3,225 00	121	$92,505 00	103	$79,945 00
Surrender	.....	.....	200 00	5	5,200 00	4	4,680 00
Lapse	.....	.....	2,925 00	804	400,925 00	450	*209,985 00
Decrease	.....	.....	.....	16	10,250 00	7	4,000 00
Total ceased	2	$780 00	$6,350 00	946	$508,880 00	564	$298,610 00
At end of 1928	22	$7,518 00	$100,245 00	6,632	$4,148,525 00	4,579	$2,996,627 00

*(Including transfers from Province).

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1927		453
New contracts issued		74
Revived		1
Totals		528
Terminated during 1928 by:		
Death	5	
Lapse	64	
Total terminated		69
In force, 31st December, 1928		459

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve, policies and bonus	$993,931 00
Accrued liabilities (death claims)	13,180 00
	$1,007,111 00

Assets

Ledger assets and accrued interest	$1,239,005 00

The ratio of assets to liabilities was 123 per cent. The valuation basis was N.F.C. 4 per cent. The amount of insurance valued was $4,148,525.00.

SICKNESS DEPARTMENT

Liabilities

Net reserve	$24,225 00

Assets

Amount (funds applicable to sickness benefit)	$22,449 00

The valuation for sickness contracts was the Manchester Unity Table (modified), combined with N.F.C. mortality, with interest at 3½ per cent., as in previous years.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

Schedule "B"

Bonds and Debentures Owned by the Society

Mortuary Fund:	Par Value	Book Value
Town of Midland, 1935, 4½%	.....	$1,830 27
Town of Perth, 1934, 4½%	.....	6,386 73
Town of Renfrew, 1935, 4%	.....	1,715 55
Town of Renfrew, 1935, 4%	.....	2,747 13
City of Port Arthur, 1936, 5%	.....	6,149 18
Ontario West Shore Railway, 1938, 5%	.....	17,525 96
Town of Thorold, 1939, 5%	.....	8,322 20
City of Kingston, 1929, 4%	.....	2,391 93
Town of Cornwall, 1929, 4½%	.....	355 70
Town of North Toronto, 1930, 4½%	.....	744 82
Town of Durham, 1930, 5%	.....	2,220 15

Schedule "B"—*Continued*

Bonds and Debentures Owned bo the Society

Mortuary Fund;	Par Value	Book Value
Town of Sarnia, 1929, 5%	.....	$766 25
Town of North Bay, 1931, 5%	.....	3,503 86
Town of New Liskeard, 1931, 5%	.....	2,904 17
Town of Haileybury, 1939, 5%	.....	5,480 36
Town of Haileybury, 1937, 5%	.....	10,568 80
Town of Renfrew, 1931, 4½%	.....	554 40
Town of Kitchener, 1941, 4½%	.....	8,286 34
Town of St. Mary's, 1931, 5%	.....	6,033 85
Town of Tillsonburg, 1931, 5%	.....	1,955 92
City of Niagara Falls, 1932, 5%	.....	7,730 62
County of Ontario, 1932, 5%	.....	5,690 72
Village of Grand Valley, 1932, 4½%	.....	1,161 35
Town of Hanover, No. 1, 1942, 6%	.....	4,726 85
Village of Brighton, 1943, 6%	.....	13,637 57
Township of Nepean, 1930, 5%	.....	1,518 62
Town of Wingham, 1943, 5%	.....	3,086 92
Town of Whitby, 1939, 5%	.....	8,523 17
Township of Dover, No. 1, 1929, 6%	.....	802 60
Township of Dover, No. 11, 1934, 6%	.....	4,973 24
Town of Chesley, 1943, 6%	.....	4,190 61
Village of Maxville, 1945, 6%	.....	8,131 75
City of Sault Ste. Marie, 1945, 5½%	.....	9,783 89
Town of Smith's Falls, 1945, 5½%	.....	25,631 24
City of St. Catharines, 1945, 5%	.....	11,829 20
City of Hamilton, 1932-33, 5½%	.....	35,264 24
Province of Ontario, 1935, 6%	.....	29,003 70
Province of Ontario, 1941, 6%	.....	24,951 25
Province of Ontario, 1936, 6%	.....	19,938 80
Dominion of Canada Refunding Loan, 1943, 5%	.....	24,634 33
Dominion of Canada Renewal Loan, 1932, 5½%	.....	15,018 62
Province of Ontario, 1948, 5%	.....	40,162 69
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	35,362 01
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	101,666 28
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 4½%	.....	47,507 21
Dominion of Canada, 1940, 4½%	.....	97,658 00
Province of Ontario, 1948, 5%	.....	30,242 57
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	253,756 42
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	30,352 72
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	35,666 61
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	41,515 24
Town of Weston, 1936-40, 5%	.....	15,892 93
Township of York, 1946-49, 5%	.....	25,314 67
City of Toronto, 1948, 5½%	.....	18,946 08
City of Hamilton, 1936, 5%	.....	4,090 15
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	16,016 97
City of Fort William, 1955, 5%	.....	8,177 92
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	12,500 65
City of Toronto, 1948, 4%	.....	7,363 46
	.....	$1,172,865 44
Sick Benefit Fund:		
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	13,248 44
C.N.R. Bonds (guaranteed by Dominion Government), 1954, 5%	.....	7,474 59
Totals	.....	$20,723 03

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Statement for the Year Ending 31st December, 1928

Organized March, 1863. Incorporated June, 1864, Chapter 155, Victoria.

Amendments to Incorporation: 1879, chapter 91, Victoria, Ontario; 1905, chapter 170, Edward VII, Parliament of Canada.

OFFICERS

Principal Officer, Notary J. S. Tetreault ; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Councillor, Alex Guibault, K.C.

Auditors.—Valmore Boudreault and Henri Legault.

Actuary.—J. B. Mabon.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Notary, J. S. Tetreault, Dr. J. M. Laframboise, Louis Gignac, Dr. R. H. Parent, Alex. Guibault, K.C., J. L. A. Godbout, Dr. Geo. A. Racine, A. E. Brunet, Joseph Trepanier, Ovila Duquette.

Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Other Fund	Juvenile	General Expense Fund	Totals
Mortgages						$31,000 00
Book value of bonds and debentures, not in default						3,364,127 00
Loans and liens on policies	$3,358,279 00	$156,126 00	$15,313 00	$5,418 00	$16,389 00	8,088 00
Real Estate, book value						125,600 00
Cash in bank or at head office						12,692 00
Other ledger assets						10,036 00
Total Ledger Assets	$3,358,297 00	$156,126 00	$15,313 00	$5,418 00	$16,389 00	$3,551,543 00
Interest and rents due and accrued:						
Rents						$685 00
From mortgages						546 00
From bonds and debentures						77,874 00
From policy loans and liens	$243,238 00	$5,399 00	Nil	$244 00	Nil	224 00
From premiums, dues, etc.						22,750 00
From loans and liens on policies						144,802 00
Fixtures						2,000 00
Total Non-ledger Assets	$243,238 00	$5,399 00	.....	$244 00	.....	$248,881 00
Total Ledger and Non-ledger Assets	$3,601,535 00	$161,525 00	$15,313 00	$5,662 00	$16,389 00	$3,800,424 00
Deduct assets not admitted	$6,843 00	.....	.....	.....	.....	$6,843 00
Total Admitted Assets	$3,594,692 00	$161,525 00	$15,313 00	$5,662 00	$16,389 00	$3,793,581 00

Liabilities

Mortuary Fund:		
Death claims incurred and reported during year, but not paid	$17,050 00	
Present value of unpaid death claims payable by instalments	10,162 57	
Member's wife benefits	275 00	
		$27,487 57
Ouevre du Centin Collegial		93 83
Total Liabilities, except Reserve		$27,581 40
Mortuary Reserve		3,062,571 00
Sickness Reserve		417,566 00
Juvenile Reserve		4,452 00
Total Liabilities, including Reserve		$3,512,170 40

Income

Mortuary Fund:		
Premiums (with extra dues, etc.)	$259,385 44	
Interest and rents	172,329 50	
		$431,714 94
Sickness Fund:		
Premiums	$85,625 86	
Interest and rents	7,494 10	
		93,119 96
Other Funds:		
Premiums	$29,155 38	
Interest and rents	688 15	
		29,843 53
Other Benefit Funds (Juvenile Fund):		
Premium	$1,876 26	
Interests and rents	247 02	
		2,123 28
General Expense Fund:		
Expense dues from members	$65,686 17	
Transfer fees, $343.50; interest, $729.75; other, $204.00	1,277 25	
		66,963 42
Total Income		$623,765 13

Mortuary Fund: **Disbursemeuts**		
Death claims	$139,797 96	
Disability claims	1,825 00	
Old age	11,120 68	
Other disbursements: Sickness Benefits, Class BC	924 75	
Member's wife death claims	3,400 00	
		$157,068 39
Sickness Fund:		
Sickness claims		62,493 09
Other Funds:		
Commissions, $4,176.63; salaries, $11,922.20; travelling expenses, $7,581.56; miscellaneous, $3,423.11; Oeuvre Centin Collegial, $220.91		27,324 41
Juvenile Fund:		
Death claims		681 00
General Expense Fund:		
Head Office expenses		34,217 31
All other expenses		28,644 70
Total Disbursements		$310,428 90

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	7,860	$6,625,110 00	1,455	$1,376,500 00	9,983	$7,527,800 00
New issued	514	470,000 00	451	475,500 00	282	286,300 00
Old increased	.....	.....	.....	.....	.....	.....
Transferred to	10	8,998 00	6	6,500 00	3	4,000 00
Totals	8,384	$7,104,108 00	1,912	$1,858,500 00	10,268	$7,818,100 00
Less ceased by:						
Death	105	$85,110 00	5	$4,500 00	64	$48,300 00
Lapse	741	632,700 00	358	351,000 00	845	675,800 00
Transferred from	15	13,800 00	4	4,000 00	6	5,500 00
Total ceased	861	$731,610 00	367	$359,500 00	915	$729,600 00
At end of 1928	7,523	$6,372,498 00	1,545	$1,499,000 00	9,353	$7,088,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1927	1,358	$1,501,250 00	20,656	$17,030,660 00	4,348	$3,766,400 00
New issued	343	373,250 00	1,590	1,605,050 00	205	198,100 00
Old increased	.....	.....	.....	.....	.....	300 00
Transferred to	8	9,500 00	27	28,998 00	37	36,700 00
Totals	1,709	$1,884,000 00	22,273	$18,664,708 00	4,590	$4,001,500 00
Less ceased by:						
Death	7	$7,500 00	181	$145,410 00	42	$31,850 00
Lapse	294	299,750 00	2,238	1,959,250 00	367	300,950 00
Transferred from	2	4,000 00	27	27,300 00	.....	.....
Total ceased	303	$311,250 00	2,446	$2,131,960 00	409	$332,800 00
At end of 1928	1,406	$1,572,750 00	19,827	$16,532,748 00	4,181	$3,668,700 00

Exhibits of Sickness, Funeral and Other Contracts

	For Entire Society		For the Province only	
	Sickness	Juvenile	Sickness	Juvenile
Number of contracts, 31st December, 1927	15,183	1,295	2,747	482
New contracts issued in 1928	1,173	906	103	208
Revived contracts in 1928	.....	.....	30	1
Totals	16,356	2,201	2,880	691
Terminated during 1928 by:				
Death	115	6	22	1
Lapse	1,867	579	252	224
Total terminated	1,982	585	274	225
In force, 31st December, 1928	14,374	1,616	2,606	466

Valuation of Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits	$6,773,187 00
Claims payable by instalments	10,162 57
Computed value of disability claims	1,502 00
Other liabilities	17,631 73
	$6,802,483 30

Assets

Present value of future contributions	$3,710,616 00
Assets applicable to benefits	3,450,197 84
Sickness already paid upon certificates in force	144,801 94
	$7,305,615 78

The ratio of assets to liabilities was 107.4 per cent.
The rate of interest earned in 1928 was 5.16 per cent.
The amount of insurance valued was $16,532,748.00.
The valuation basis was N.F.C. 4 per cent.

SICKNESS DEPARTMENT

Liabilities

Present value of benefits	$1,607,029 00

Assets

Present value of contributions	$1,189,463 00
Funds applicable to benefits	161,525 67
	$1,350,988 67

Degree of solvency, 84.1 per cent.

JUVENILE FUND

Liabilities

Reserve	$4,452 00

Assets

Funds applicable to benefits	$5,662 40

Degree of solvency, 127.1 per cent.

The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

The Actuary reports as follows:
"I certify to the accuracy of the calculations. The deficiency in the Fund has been reduced by $101,389 during 1928, because of a very favorable Sickness Experience during that year which has been taken account of in the valuation to a partial extent, thereby resulting in lower reserves being required for the future. As this report is for valuation purposes only no proposals for overcoming the deficiency are made. Should the Sickness Experience continue to show the improvement which was found in 1928 it is quite possible that the Fund will in time become solvent without adjustment.

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Cameron (annuite), 1933, 5%	$1,691 09	$1,691 09
Lachine, 1940, 4%	5,000 00	5,000 00
Grand Mere, Scolaire, 1931, 5%	8,000 00	8,167 71
Montreal Quest, 1941, 4%	10,000 00	9,792 65
Ottawa, Scolaire, 1924, 6%	33,349 50	33,349 50
Canton Marchand, 1936, 5%	4,000 00	4,133 20
St. Joseph Bce. (semi-annuities), 1959, 5%	9,350 36	9,915 42
Hull (semi-annuities), 1929, 5%	388 68	388 68
L'Assomption, 1958, 5%	3,789 47	4,015 37
La Tuque Falls, 1941, 5%	8,000 00	8,073 86
Baie Shawenegan, Scolaire, 1930, 6%	1,000 00	1,000 00
Baie Shawenegan, Scolaire, 1935, 6%	1,000 00	1,000 00
Baie Shawenegan, Scolaire, 1940, 6%	1,300 00	1,300 00
Medecine Hat, 1934, 5%	1,000 00	
Medecine Hat, 1934, 5%	£1,500 00	
Medecine Hat, 1944, 5%	£600 00	
Medecine Hat, 1954, 5%	£2,000 00	25,840 49
Medecine Hat, 1954, 5%	8,000 00	
Medecine Hat, 1934, 5%	25,000 00	
Medecine Hat, 1942, 5%	1,000 00	24,597 22
Weyburn, 1934, 5½%	27,000 00	26,313 94
Medecine Hat, 1952, 5%	1,000 00	851 86
Medecine Hat, 1934, 5%	£7,700 00	35,403 99

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Watrous (annuities), 1956, 5½%	$84,534 55	$78,328 42
Wetaskiwin (annuities), 1960, 5%	23,491 61	20,366 80
Wetaskiwin (annuities), 1959, 5%	854 17	742 65
Carmangay (annuities), 1966, 6%	5,747 41	5,747 41
Port Coquitlam, 1943, 5%	10,000 00	8,798 67
Big Valley (annuities), 1931, 6%	3,630 46	3,613 85
Irvine (annuities), 1933, 6%	1,101 76	1,094 42
Weyburn, 1943, 5½%	2,000 00	1,858 32
Weyburn, 1934, 5½%	5,000 00	4,827 70
Drumheller (annuities), 1940, 7%	2,249 29	2,341 83
North Battleford, 1943, 5½%	£4,600 00	21,078 76
Gravelbourg (annuities), 1937, 7%	10,014 73	10,409 15
Medecine Hat, 1954, 5%	604 15	508 42
North Battleford, 1953, 5½%	£200 00	898 91
Wetaskiwin (annuities), 1942, 7%	9,080 29	9,590 62
Wetaskiwin, 1933, 5½%	7,146 70	7,002 06
St. Boniface, Man., 1941, 5%	£100 00	3,198 40
St. Boniface, Man., 1942, 5%	3,000 00	
St. Boniface, Man., 1943, 5%	2,000 00	1,822 44
Vegreville, 1949, 6%	3,000 00	
Vegreville, 1950, 6%	4,185 31	13,487 45
Vegreville, 1951, 5%	4,436 43	
Vegreville, 1952, 6%	1,702 63	
North Battleford, 1943, 5½%	£100 00	467 46
Kamsack, 1932, 6%	2,000 00	2,006 95
Medecine Hat, 1934, 5%	15,000 00	
Medecine Hat, 1944, 5%	45,000 00	63,182 70
Medecine Hat, 1944, 5%	£1,200 00	
Medecine Hat, 1954, 5%	£600 00	
North Battleford, 1943, 5½%	£1,000 00	4,745 91
Watrous (annuities), 1956, 5½%	917 73	893 76
Gravelbourg, 1932, 7%	1,446 77	1,488 55
Medecine Hat, 1950, 5%	50,500 00	45,838 44
Medecine Hat, 1934, 5%	39,000 00	
Medecine Hat, 1935, 5%	500 00	
Medecine Hat, 1942, 5%	30,000 00	84,821 97
Medecine Hat, 1952, 5%	6,000 00	
Medecine Hat, 1953, 5%	15,000 00	
Medecine Hat, 1934, 5%	£400 00	
Medecine Hat, 1933, 5%	1,000 00	
Medecine Hat, 1944, 5%	£7,500 00	67,341 36
Medecine Hat, 1954, 5%	£700 00	
St. Boniface, 1931, 5%	£200 00	953 49
Medecine Hat, 1933, 5%	3,000 00	
Medecine Hat, 1944, 5%	£1,400 00	10,073 34
Medecine Hat, 1954, 5%	£200 00	
Red Deer (annuities), 1941, 5%	2,118 48	2,026 10
Wetaskiwin (annuities), 1934, 6%	1,279 80	
Wetaskiwin (annuities), 1944, 6%	2,032 48	3,357 79
Wetaskiwin (annuities), 1929, 6%	72 49	72 49
Wetaskiwin (annuities), 1934, 6%	9,002 58	9,050 78
High River, 1935, 6½%	2,172 30	
High River, 1937, 6½%	2,956 68	5,373 24
St. Boniface, 1939, 6%	4,000 00	
St. Boniface, 1949, 6%	3,715 27	7,907 23
North Battleford, 1938, 5%	968 17	914 08
Fort Garry, 1944, 6%	1,000 00	2,056 41
Fort Garry, 1950, 6%	1,000 00	
Weyburn, 1944, 5½%	3,000 00	2,923 73
Ile Cadieux, 1947, 5½%	5,000 00	4,856 65
Kamsack, 1940, 6%	2,000 00	
Kamsack, 1939, 6%	4,000 00	9,679 18
Kamsack, 1938, 6%	3,500 00	
North Battleford, 1933, 5%	543 32	
North Battleford, 1937, 5%	876 16	1,357 01
Wadina (annuities), 1942, 7%	1,000 00	891 19
Inverness, 1937, 4½%	1,000 00	913 13
North Battleford, 1942, 5¼%	5,000 00	4,761 85
Kamsack, 1933, 6%	3,548 58	3,573 48
Estevan, 1943, 5%	11,000 00	
Estevan, 1943, 5%	17,066 24	26,583 32
Drumheller (annuities), 1943, 7%	42,984 65	46,592 83
Estevan (annuities), 1939, 5%	5,403 37	5,196 68
Estevan (annuities), 1946, 6%	7,315 52	7,454 81
North Battleford, 1938, 5½%	400 00	
North Battleford, 1943, 5½%	533 10	
North Battleford, 1953, 5½%	683 47	7,815 78
North Battleford, 1953, 5½%	£1,300 00	
Estevan, 1943, 5%	20,460 19	19,356 67
Rainy River, 1940, 5%	11,000 00	10,389 15
Estevan, 1936, 6%	8,000 00	8,120 01
Kerrobert, 1953, 6%	4,075 48	4,264 17
Camrose, 1937, 5%	4,662 94	4,480 20
Kamsack, 1942, 6%	3,000 00	
Kamsack, 1943, 6%	4,000 00	21,821 19
Kamsack, 1945, 6%	14,149 23	
Wetaskiwin, 1940, 5½%	2,500 00	2,469 55
Drumheller (annuities), 1943, 7%	12,895 40	14,038 12
Medecine Hat, 1942, 5%	6,000 00	5,626 14
High River, 1936, 6½%	925 42	
High River, 1938, 6½%	2,099 24	3,207 70
Kindersley, 1949, 6%	3,000 00	
Kindersley, 1952, 6%	5,642 95	9,026 55

Schedule "B"—*Continued*

	Par Value	Book Value
North Battleford, 1943, 5½%	£2,200 00	$13,407 41
North Battleford, 1953, 5½%	£700 00	
North Battleford, 1943, 5%	$11,411 59	10,757 03
North Battleford, 1942, 5¼%	2,000 00	1,923 32
Wetaskiwin (annuities), 1959, 5%	8,541 69	7,930 52
Weyburn, 1949, 5%	5,000 00	4,606 28
Fort Garry, 1944, 6%	1,500 00	2,597 50
Fort Garry, 1950, 6%	1,000 00	
St. Boniface, 1943, 5%	3,000 00	
St. Boniface, 1944, 5%	2,000 00	4,675 65
Weyburn, 1944, 5½%	2,000 00	1,969 29
Medecine Hat, 1934, 5%	£100 00	471 88
Vegreville, 1946, 6%	10,175 94	10,548 87
Watrous (annuities), 1956, 5½%	4,130 85	4,066 57
Fort Garry, 1943, 5%	2,000 00	1,870 84
Weyburn, 1950, 5%	3,000 00	2,759 03
Kerrobert, 1935, 6%	1,427 82	3,108 97
Kerrobert, 1937, 6%	1,604 30	
Watrous (annuities), 1956, 5½%	27,434 09	27,144 09
Melfort, 1942, 6%	20,000 00	20,762 36
Weyburn, 1943, 5½%	2,000 00	1,979 88
North Battleford, 1944, 5½%	1,000 00	4,831 00
North Battleford, 1953, 5½%	£800 00	
Yorkton, 1940, 5%	501 53	475 71
Fort Garry, 1950, 6%	6,000 00	6,301 42
Medecine Hat, 1944, 5%	£500 00	3,177 70
Medecine Hat, 1954, 5%	£200 00	
North Battleford, 1942, 5¼%	1,000 00	966 24
Kamsack, 1938, 6%	280 36	7,316 65
Kamsack, 1943, 6%	6,767 64	
Estevan, 1943, 5%	5,011 61	4,724 86
North Battleford, 1952, 5%	3,000 00	2,765 69
Weyburn, 1942, 5%	2,000 00	1,885 64
Weyburn, 1942, 5%	8,000 00	7,526 68
Ottawa Scolaire, 1935, 4½%	45,000 00	43,502 05
North Battleford, 1936, 5%	5,109 25	4,963 75
North Battleford, 1938, 5½%	28,500 00	56,420 00
North Battleford, 1953, 5½%	27,920 00	
Kamsack, 1940, 6%	10,947 16	11,317 85
Camrose, 1943, 6%	16,304 62	16,973 60
Weyburn, 1943, 5½%	500 00	18,000 00
Weyburn, 1944, 5½%	5,000 00	
Weyburn, 1953, 5½%	12,500 00	
Kindersley, 1944, 6%	4,500 90	4,722 20
North Battleford, 1944, 5½%	13,000 00	49,986 60
North Battleford, 1943, 5½%	£2,200 00	
North Battleford, 1953, 5½%	£5,400 00	
Estevan, 1943, 5%	41,600 41	40,066 76
St. Boniface, 1941, 5%	15,000 00	14,309 91
Kerrobert, 1932, 6%	2,329 79	11,628 51
Kerrobert, 1938, 6%	1,700 55	
Kerrobert, 1951, 6%	7,049 04	
Fort Garry, 1943, 5%	2,000 00	1,899 62
Medecine Hat, 1942, 5%	3,000 00	2,854 86
North Battleford, 1942, 5¼%	20,000 00	19,516 23
Wilkie, 1939, 5%	11,113 64	10,824 01
Watrous (annuities), 1956, 5½%	17,838 74	17,838 74
Wilkie, 1940, 6%	11,314 51	11,615 07
Fort Garry, 1945, 6%	1,000 00	32,434 65
Fort Garry, 1950, 6%	18,500 00	
Fort Garry, 1952, 5%	11,000 00	
Medecine Hat, 1943, 5%	1,000 00	6,017 62
Medecine Hat, 1944, 5%	£1,000 00	
Medecine Hat, 1954, 5%	£100 00	
Medecine Hat, 1951, 6%	1,000 00	1,064 81
Assiniboia, 1936, 5%	5,979 83	5,790 41
Weyburn, 1944, 5½%	21,000 00	21,000 00
High River (annuities), 1940, 7%	5,755 71	6,245 42
Estevan, 1934, 5%	5,535 37	5,436 24
Wetaskiwin (annuities), 1959, 5%	51,509 90	49,079 79
St. Vital, 1956, 5½%	300 00	300 00
Weyburn, 1953, 5½%	500 00	510 27
Weyburn, 1943, 5½%	17,000 00	17,254 95
North Battleford, 1931, 5%	4,000 00	3,946 22
Medecine Hat, 1954, 5%	£400 00	1,865 50
St. Boniface, 1954, 6%	2,000 00	2,165 10
St. Boniface, 1943, 5%	1,000 00	959 24
St. Boniface, 1944, 5%	2,267 06	2,267 06
North Battleford, 1942, 5¼%	2,000 00	1,990 21
St. Boniface, 1943, 5%	2,000 00	1,938 44
St. Boniface, 1935, 5%	2,000 00	2,935 93
St. Boniface, 1944, 5%	1,000 00	
Tofield (annuities), 1964, 6%	23,106 00	25,180 90
Melville (annuities), 1959, 5%	46,545 06	46,545 06
Wilkie, 1942, 5½%	5,000 00	5,000 00
St. Boniface, 1936, 6%	6,000 00	6,192 06
Humbolt (annuities), 1975, 5½%	48,200 44	48,200 44
McLeod (annuities), 1974, 4%	45,332 23	36,103 47
St. Boniface, 1954, 6%	25,000 00	26,702 99
Melville (annuities), 1959, 6%	919 69	972 16
St. Boniface, 1943, 5%	20,000 00	18,987 53
McLeod (annuities), 1974, 4%	45,342 67	37,425 08
North Battleford, 1943, 5½%	£200 00	8,047 38
North Battleford, 1953, 5½%	£1,400 00	

Schedule "B"—*Continued*

Bonds and Debentures Owned by the Society

	Par Value	Book Value
Prince Albert, 1964, 3%	$403,378 40	$331,391 57
St. Boniface, 1951, 6%	70,200 00	77,103 59
St. James, 1956, 5½%	399,600 00	399,600 00
West Kildonan, 1956, 5½%	155,200 00	155,200 00
Transcona, 1956, 4%	82,500 00	82,500 00
North Battleford, 1943, 5½%	£1,300 00	12,923 74
North Battleford, 1953, 5½%	£1,200 00	
West Kildonan, 1956, 5½%	115,700 00	124,295 76
Prince Albert, 1964, 3%	34,163 70	29,638 54
St. James, 1956, 5½%	223,000 00	239,566 36
St. Vital, 1956, 5½%	36,100 00	38,781 80
Transcona, 1956, 4%	5,800 00	4,931 18
Fort Garry, 1950, 6%	4,000 00	4,526 65
McLeod (annuities), 1974, 4%	3,381 46	2,879 80
Medecine Hat, 1951, 5%	1,000 00	1,000 00
Watrous (annuities), 1956, 5½%	5,502 56	5,805 28
Depot Gouvernement Nouv. Brunswick	.....	.....
	.....	$3,364,126 54

TORONTO FIREMEN'S BENEFIT FUND

TORONTO, ONTARIO

Statement for the Year Ending 31st December, 1928

Incorporated—By-law 2804, City of Toronto, as of January 1st, 1891

Amendment to Incorporation—By-law 10649, City of Toronto, December 14th, 1925

OFFICERS

Principal Officer, J. Gibbons; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson; Auditor, City Auditor.

GOVERNING EXECUTIVE AUTHORITY

(*at date of filing report*)

Joseph Gibbons, Geo. Wilson, C. M. Colquhoun, William Russell, Peter Herd, G. A. Lascelles, Secretary.

Assets

Ledger Assets:		
Book value of bonds and debentures, not in default (Schedule "B")		$1,512,769 20
Cash in bank or at head office		10,358 57
Other assets		8,414 52
Total Ledger Assets		$1,531,542 29
Interest and rents due and accrued:		
From bonds and debentures	$11,203 95	
Total Non-ledger Assets		11,203 95
Total Ledger and Non-ledger Assets		$1,542,746 24
Deduct assets not admitted		12 12
		$1,542,734 12

Income

Other Benefit Funds:	
Members' contributions	$92,195 51
City of Toronto annual grant	27,300 00
Interest	78,461 01
Donations, etc.	1,415 00
Total Income	$199,371 52

Liabilities*

Disbursements

Other Benefit Funds:		
Pensions	$28,509 44	
Death claims	4,150 00	
Retiring allowances	1,039 26	
		$33,698 70
General Expense Fund:		
Head office expenses		1,547 37
Total Disbursements		$35,246 07

*For the last actuarial report see Report of the business for year 1927. See Insurance Act, R.S.O. 1927, sec. 234, re Societies with membership limited to Government or Municipal employees.

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts, 31st December, 1927	639
New contracts issued in 1928	24
Totals	663
Terminated during 1927 by:	
Death	1
Resigned	2
Dismissed	3
Total terminated	6
In force, 31st December, 1928	657

The ratio of assets to liabilities was 100.6 per cent.

Schedule "C"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
City of Toronto, 1929-1956	$1,548,217 98	$1,512,769 20

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Statement for the Year Ending 31st December, 1928

Organized January 1st, 1882. Incorporated January 2nd, 1882

OFFICERS

Principal Officer, Robt. J. Carlisle; Secretary, William Martin; Treasurer, D. C. Draper, C.C.; Samuel McBride, Esq., Mayor; His Honour Judge Morson; Emmerson Coatsworth, Esq., Chief Magistrate.

Auditors.—R. Gillespie and H. H. Dean.

Actuary.—S. H. Pipe, Esq.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Samuel McBride, Esq., Mayor; His Honour Judge Morson; Emmerson Coatsworth, Esq., Chief Magistrate; Robt. J. Carlisle, William Martin, D. C. Draper, Esq., C.C.

Assets

Mortgages	$58,000 00
Book value of bonds and debentures, not in default (Schedule "B")	1,583,515 67
Cash in bank or at head office	71,928 36
Total	$1,713,444 03

Liabilities*

Income

Mortuary, Pension Endowment and Disability Fund:		
Premiums (with extra dues, etc.) only	$133,794 88	
Interest and rents	87,718 32	
		$221,513 20
Benefit Fund (all placed in one General Fund):		
Fines (Police Regulations)	$1,265 52	
Deposits recruits (Police Regulations)	3,030 00	
Criminal justice money (Police Regulations)	1,549 28	
City of Toronto grant	10,000 00	
Sick deductions (Police Regulations)	7,321 20	
Inland Revenue Act, $48.75; gratuities, $422.00	470 75	
Bonds matured (not extended), $26,742.39.		23,636 75
Total		$245,149 95

*For last actuarial report see Report of the business for year 1927. See Insurance Act, R.S.O. 1927, sec. 234, re Societies with membership limited to Government or Municipal employees.

Disbursements

Mortuary Fund:		
Death claims		$6,780 43
Benefit Funds:		
Pensions paid monthly	$126,435 46	
Deposits, fines, sick deductions refunded	512 04	
Criminal justice money, refunded	1,144 42	
Gratuity on retirement to police constable	3,790 33	
Bonds purchased (not extended), $63,410.51.		131,882 25
General Expense Fund:		
Head office expenses	$1,420 03	
All other expenses	547 22	
		1,967 25
Total Disbursements		$140,629 93

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts, 31st December, 1927	884	
New contracts issued in 1928	153	
Totals		1,037
Terminated during 1928 by:		
Death	4	
Lapse	38	
Total terminated		42
In force, 31st December, 1928		995

Schedule "B"

Bonds and Debentures Owned by the Society

	Par Value	Book Value
City of Port Arthur, 1932, 4½%	$24,333 33	$24,178 33
City of Port Arthur, 1933, 5%	20,000 00	18,757 56
Township of Welland, 1941, 4½%	15,000 00	15,240 40
City of Guelph, 1945, 5½%	25,882 00	25,482 41
Township of Barton, 1935, 5%	17,971 96	16,335 80
Township of Barton, 1934, 5%	4,000 00	3,626 52
Town of Oshawa, 1923-36, 5½%	6,729 88	6,743 70
County of Carleton, 1916-35, 5%	9,286 28	9,247 58
City of Ottawa, 1935, 5%	20,000 00	19,331 84
City of Toronto, 1948, 4½%	25,000 00	23,715 41
City of Toronto, 1948, 4½%	29,200 00	25,846 20
City of Toronto, 1948, 4½%	12,166 67	10,569 44
City of Toronto, 1948, 4%	5,840 00	4,631 97
Township of Barton, 1940, 5½%	9,105 55	8,706 73
City of Toronto, 1946, 6%	14,000 00	14,130 56
City of Toronto, 1949, 6%	16,000 00	16,185 59
City of Toronto, 1944, 6%	.....	.....
City of Toronto, 1945, 6%	60,000 00	59,870 96
Province of Ontario, 1943, 6%	82,000 00	82,522 69
Province of Ontario, 1943, 6%	30,000 00	29,484 04
Province of Ontario, 1941, 6%	100,000 00	106,435 45
City of Toronto, 1951, 6%	47,000 00	52,789 82
City of Toronto, 1950, 5½%	20,000 00	20,373 29
City of Toronto, 1951, 5½%	50,000 00	50,933 22
City of Toronto, 1952, 5½%	80,000 00	81,493 15
City of Toronto, 1947, 5½%	20,000 00	20,652 46
City of Toronto, 1951, 5½%	25,000 00	25,858 09
City of Hamilton, 1941, 5½%	24,000 00	24,464 07
Province of Ontario, 1942, 5½%	100,000 00	100,976 71
City of Toronto, 1952, 5%	20,000 00	19,962 93
City of Toronto, 1952, 5%	30,000 00	29,439 00
Canadian National Railway Equipment, 1937, 5%	30,000 00	.....
Canadian National Railway Equipment, 1935, 5%	5,000 00	34,837 90
City of Toronto, 1952, 5%	27,000 00	26,231 76
City of Toronto, 1948, 5%	33,000 00	32,914 47
City of Toronto, 1947, 5%	26,000 00	25,943 01
City of Toronto, 1947, 5%	39,000 00	38,423 01
City of Toronto, 1946, 5%	50,000 00	49,285 27
Canadian National Railway, 1954, 5%	51,000 00	50,681 70
Province of Nova Scotia, 1944, 5%	25,000 00	25,053 08
City of London, 1945, 5%	25,000 00	24,686 27
Canadian National Railway, 1954, 5%	20,000 00	20,553 95
Canadian National Railway, 1954, 5%	20,000 00	20,273 12
Canadian National Railway, 1954, 5%	40,000 00	40,890 36
Canadian National Railway, 1954, 5%	40,000 00	40,522 27
Dominion of Canada War Loan Bond, 1933, 5½%	5,000 00	5,000 00
City of Halifax, 1961, 5%	50,000 00	50,953 36
Township of York, 1950, 5%	3,000 00	3,091 76
Township of York, 1953, 5%	15,000 00	15,464 82
Township of York, 1954, 5%	16,000 00	16,497 40
Township of York, 1951, 5%	12,000 00	12,195 65
Township of York, 1952, 5%	14,000 00	14,229 66
Canadian National Railway, 1954, 5%	40,000 00	43,285 29
Canadian National Railway, 1954, 5%	25,000 00	27,028 90
City of Toronto, 1944, 5%	30,000 00	30,951 17
	$1,583,515 67	$1,596,980 10

VERHOVAY AID ASSOCIATION*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Welland, Ont.

Manager or Chief Executive Officer in Canada.—Louis Szabo, 9 Crowland St., Welland, Ont.

Chief or General Agent in Ontario.—Louis Szabo, 9 Crowland St., Welland, Ont.

Assets	$2,439,652
Ontario insurance in force (gross)	45,000
Canadian insurance in force (gross)	45,000
Total insurance in force (gross)	15,556,375

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$233
Premiums—Canada (net)	233
Premiums—Total (net)	1,246,928
Benefits Paid—Ontario (net)	37
Benefits Paid—Canada (net)	37
Total Benefits Paid (net)	332,549

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets	$26,547,079
Ontario insurance in force (gross)	286,282
Canadian insurance in force (gross)	2,312,393
Total insurance in force (gross)	168,803,831

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	$4,528
Premiums—Canada (net)	40,538
Premiums—Total (net)	4,421,423
Benefits Paid—Ontario (net)	3,545
Benefits Paid—Canada (net)	23,224
Total Benefits Paid (net)	2,009,068

This insurer is now authorized pursuant to *The Insurance Act (Ontario)*, by License No. 1555, expiring on the 30th of June, 1930, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act,

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Statement for the Year Ending 31st December, 1928

Incorporated July 11th, 1893 (*The Ontario Insurance Act*)

OFFICERS

Principal Officer, A. G. Kingston, Department of Public Works; Secretary, J. J. McGill, Department of Customs; Treasurer, A. W. Grant, Department of Interior.

Auditors.—J. B. St. Laurent and P. E. Brodeur.

Actuary.—A. D. Watson, B.A.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

The Executive consists of Representatives elected from all Departments of the Government

Balance Sheet

Assets		
Bonds (value Dominion Government Standard for Insurance Companies), Section IV		$78,895 58
Assessments Overdue:		
Monthly	$ 9 23	
Annual	61 11	
Entrance fees		70 34
Interest accrued on bonds		1,180 78
Cash:		
In bank		803 19
		$80,949 89

Liabilities	
Liability to members on account of death benefits, calculated on N.F.C. 4 per cent. basis	$49,632 00
Liability to members on account of bonus	11,466 00
Special contingencies reserve	500 00
Special reserve for waiver of rates	2,150 00
Excess of assets over liabilities	17,201 89
	$80,949 89

*See note on page 1.

Cash Statement

Receipts			*Disbursements*		
Cash balance, December, 1927....		$3,204 81	To beneficiaries of deceased members: *q*		
Assessments:			Deaths in 1928.....		$3,200 00
Monthly.....	$8,803 39		Bonuses.....		319 50
Annual.....	590 77		Surrender value.....		171 69
		9,394 16	Expenses of management.....		409 33
Entrance fees.....		39 00			
Bonds matured.....		1,995 00	*Paid for Bonds:*		
			Cost price.....	$13,599 67	
Interest:			Interest accrued....	218 78	
On bonds.....	$4,081 80		Expense.....	6 99	
On deposits.....	18 38				13,825 44
		4,100 18	*Refunds:*		
			Assessments.....	$4 00	
					4 00
			Cash in bank, December 31, 1928.		803 19
Total.....		$18,733 15	Total.....		$18,733 15

Expenses of Management

Honorarium to Secretary.....	$150 00
Honorarium to Treasurer.....	150 00
Printing and sundries.....	59 33
Registration.....	30 00
Rent of deposit box.....	20 00
Total.....	$409 33

Valuation Summary, 31st December, 1928

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
15-19.....	1,250 00	262 00	1 10	262 00	.....	.....	.....
20-24.....	7,000 00	1,617 00	6 37	1,499 00	118 00	50 00	12 00
25-29.....	36,000 00	9,406 00	35 91	8,114 00	1,292 00	985 00	258 00
30-34.....	85,000 00	24,618 00	94 12	20,446 00	4,172 00	3,185 00	927 00
35-39.....	116,750 00	38,437 00	148 03	30,358 00	8,079 00	5,752 50	1,899 00
40-44.....	83,750 00	31,225 00	123 73	23,725 00	7,500 00	4,837 50	1,811 00
45-49.....	65,350 00	27,740 00	110 45	19,418 00	8,322 00	4,848 00	2,058 00
50-54.....	47,750 00	23,022 00	94 94	15,022 00	8,000 00	3,935 00	1,901 00
55-59.....	22,150 00	12,092 00	50 30	6,985 00	5,107 00	2,099 50	1,149 00
60-64.....	9,050 00	5,568 00	21 44	2,518 00	3,050 00	1,154 00	710 00
65-69.....	3,400 00	2,298 00	9 86	974 00	1,324 00	444 00	300 00
70-74.....	1,400 00	1,047 00	5 15	398 00	649 00	182 00	136 00
75-79.....	2,250 00	1,837 00	4 90	275 00	1,562 00	292 50	239 00
80-84.....	600 00	513 00	1 26	56 00	457 00	78 00	66 00
Total.....	481,700 00	179,682 00	707 56	130,050 00	49,632 00	27,843 00	11,446 00

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: In respect of the option (a) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5 cents less than the rates payable for each $200.00 or $250.00 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.

Statistical Summary

As at December 31st, 1928

Year	Number of Members	Amount Assured	Bonus Addition	Benefits Paid in Year			Assets	Surplus	Special Reserves
				Sums Assured	Bonuses	Cash Value			
		$	$	$	$	$	$	$	$
1914....	381	89,000	.....	3,050	.....	.....	8,651	2,090	.....
1915....	482	114,600	.....	1,100	.....	.....	11,458	2,431	.....
1916....	554	132,800	.....	850	.....	.....	12,736	2,449	750
1917....	606	146,050	.....	2,000	.....	12 19	15,289	2,919	1,000
1918....	640	154,750	.....	1,600	.....	2 62	16,687	3,642	1,000
1919....	680	192,650	.....	3,100	.....	2 64	17,962	3,908	500
1920....	669	206,100	.....	2,050	.....	54 30	20,967	4,924	500
1921....	770	260,000	.....	1,600	.....	2 65	25,081	6,064	500
1922....	884	321,200	.....	1,900	.....	80 92	31,708	8,798	500
1923....	963	365,100	.....	2,150	.....	170 39	38,895	11,613	500
1924....	979	376,750	.....	2,500	.....	102 92	46,253	15,090	500
1925....	1,021	399,400	17,645	1,600	.....	114 01	54,908	12,117	500
1926....	1,049	415,800	20,915	2,850	150	26 59	62,768	14,047	500
1927....	1,117	451,400	24,506	2,400	262	44 99	73,389	18,385	500
1928....	1,174	481,700	27,843	3,200	319	171 69	80,950	17,202	2,650

Schedule "B"

Bonds and Debentures Owned by the Society

Description	Par Value	Book Value
City of New Westminster, 1941, 4½%	$3,000 00	$2,850 00
City of Calgary, 1944, 4½%	2,000 00	1,900 00
Town of Estevan, 1943, 5%	1,097 69	1,042 81
Hydro-Electric (guaranteed by Ontario), 1957, 4%	1,000 00	900 00
City of Victoria, 1942, 5½%	3,000 00	3,150 00
District of Penticton, 1939, 6%	1,000 00	1,040 00
Municipality of St. James, 1956, 5½%	500 00	465 00
Municipality of St. James, 1956, 5½%	1,000 00	930 00
County of Carleton, Ont., 1940, 6%	1,000 00	1,090 00
City of Toronto, 1939, 6%	1,000 00	1,090 00
City of Toronto, 1939, 6%	1,000 00	1,090 00
Province of Ontario, 1936, 6%	1,000 00	1,070 00
Hydro-Electric (guaranteed by Ontario), 1941, 6%	1,000 00	1,110 00
Township of York, 1931, 6%	1,000 00	1,020 00
Province of Ontario, 1943, 6%	1,000 00	1,120 00
City of Winnipeg, 1940, 6%	1,000 00	1,090 00
Province of Alberta, 1936, 6%	2,000 00	2,140 00
City of Regina, 1952, 5½%	2,000 00	2,140 00
City of Saskatoon, 1949, 5½%	1,676 47	1,777 06
County of Carleton, Ont., 1939, 6%	1,490 13	1,624 24
City of Niagara Falls, 1952, 5½%	690 38	731 80
City of Brandon, 1952, 4½%	1,000 00	930 00
City of Ottawa, 1948, 6%	1,000 00	1,140 00
Essex Border Utilities, 1948, 5¾%	1,000 00	1,030 00
City of Sherbrooke, 1943, 5%	500 00	500 00
City of Oshawa, 1944, 5%	2,000 00	2,000 00
Town of Weston, 1943, 5½%	1,000 00	1,050 00
Town of The Pas (guaranteed by Manitoba), 1936, 5%	1,000 00	1,010 00
City of Fort William, 1940, 5%	1,000 00	1,000 00
Town of Smith's Falls, 1938, 5%	2,000 00	2,000 00
Town of North Bay, 1945, 5½%	2,000 00	2,100 00
*St. John Drydock and Ship Building Co., 1956, 5½%	2,000 00	2,120 00
Town of Montreal East, 1954, 6%	2,000 00	2,260 00
Town of Buckingham, 1938, 5%	1,000 00	990 00
*St. John Drydock and Ship Building Co., 1939, 5½%	1,000 00	1,030 00
Township of East York, 1939, 5%	1,000 00	990 00
City of Vancouver, 1944, 3½%	1,000 00	860 00
City of Ottawa, 1950, 5%	1,000 00	1,020 00
City of Shawinigan Falls, 1941, 5%	1,000 00	1,000 00
City of Halifax, 1951, 5%	1,000 00	1,000 00
City of Stratford, 1939, 5%	1,000 00	1,000 00
Burrard Dry Dock, 1939, 5%	1,000 00	990 00
City of Hull, 1952, 5½%	1,000 00	1,050 00
Town of North Bay, 1939, 5½%	2,000 00	2,060 00
City of St. Lambert, 1950, 5%	1,000 00	990 00
*St. John Drydock and Ship Building Co., 1947, 5½%	2,000 00	2,100 00
City of Calgary, 1942, 4½%	973 34	924 67
City of Calgary, 1935, 5%	1,000 00	1,000 00
City of Edmonton, 1945, 5½%	1,000 00	1,050 00
City of Hull, 1942, 5%	1,000 00	1,000 00
Grand Mere School, 1952, 5%	1,000 00	1,000 00
Township of Etobicoke, 1935, 5%	1,000 00	1,010 00
Town of Newmarket, 1946, 5%	1,000 00	1,000 00
City of Galt, 1940, 6%	1,000 00	1,090 00
City of Halifax, 1961, 5%	1,000 00	1,000 00
Town of New Toronto, 1936, 6%	1,000 00	1,050 00
Town of Seaforth, 1948, 5%	2,000 00	1,980 00
City of Edmonton, 1953, 5%	1,000 00	1,000 00
Municipality of Point Grey, 1938, 5%	1,000 00	1,010 00
City of Saskatoon, 1940, 6½%	1,000 00	1,120 00
City of Sault Ste. Marie, 1941, 5½%	1,000 00	1,040 00
*St. John Drydock and Ship Building Co., 1939, 5½%	1,000 00	1,030 00
	$76,928 01	$78,895 58

*Principal and interest over the whole period of the bond provided for by Dominion Government subsidy payable to Montreal Trust Co. as trustee.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1928

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874

The Executive Officers of the Society at the 31st December, 1928, were as follows: A. S. Rennie, Grand Master, Tillsonburg; A. G. Carscadden, Deputy Grand Master, Toronto; N. J. M. Lockhart, Grand Warden, St. Catharines; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Marys.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1928, was 59,001.

The number of deaths in the Society in 1928 was 732.

The amount of funeral benefits paid in 1928, in respect to deceased members was $62,712.50.

Total amount of funeral benefits paid in respect of deceased wives, $2,659.71.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1928, was 4,271.

The amount of benefits paid in 1928, in respect to sick members, $119,295.87.

The number of weeks' sickness experienced in 1928 was 39,091. Amount paid for medical attendance and nursing during 1928, $19,755.50.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate	.....	$1,424,495 62
Amount of securities	$9,800 00	1,343,856 28
Cash in hands of Grand Secretary and in banks	49 50	370,877 68
Amount of cash in Dominion Bank	1,630 24	.....
Cash in Canada Permanent Mortgage Company	703 30	.....
General per capita due and Home per capita due	44,082 00	.....
All other assets	9,644 13	662,895 75
Total Amount of Assets	$65,909 17	$3,802,125 33

IV. Liabilities

Sick benefits, funeral benefits, all other liabilities	$51,566 36	$73,479 08

V. Miscellaneous

Actions or proceedings instituted against the Society during 1928—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1928, and those of the Grand Lodge in March, 1928.

Names and post office addresses of Grand Lodge auditors: J. R. Thomson, Windsor; W. E. Gowling, Ottawa.

No changes were, during 1928, made in the constitution and rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, $5,000.00.

Amount of bond of Grand Treasurer, $5,000.00.

VII. Cash Receipts

Cash balance (Grand Lodge) from 1927 (not extended), $1,297.40.

	Grand Lodge	Subordinate Lodges
Cash received during 1928 from:		
Initiation fees, etc.	.....	$50,961 20
Dues	.....	400,960 11
Per capita tax and levies	$93,667 90	.....
Fines	163 50	.....
Supplies sold	11,369 23	.....
Interest and dividends	857 00	211,231 89
Premiums for guarantee	587 70	.....
All other sources	691 54	144,594 98
Total Receipts	$107,336 87	$807,748 18

VIII. Cash Expenditure

(a) Expenses of Management

Cash paid during 1928 for:		
Commission and organization expenses	$584 64	.....
Law costs	750 00	.....
Per capita tax	150 00	.....
Interest	253 80	.....
Registration fee	10 00	.....
Expenses of annual meeting	17,810 44	.....
Rent, etc.	1,800 00	.....
Supplies bought	9,483 60	
Travelling expenses and appropriations to officers	2,539 81	.....
Salaries, officers' and auditors' fees	7,041 54	.....
Official Journal	1,124 76	.....
Printing, stationery and advertising	681 24	.....
Postage and express	915 23	.....
Premiums	37 50	.....
Other management expenses (detailed in memo.)	2,577 17	$277,036 82
Total Expenses of Management	$45,759 73	$277,036 82

(b) Miscellaneous Expenditure

Benefits to widows and orphans	.....	$32,548 62
Funeral benefits (wives)	.....	34,163 88
Funeral benefits	.....	2,659 71
Sick benefits	.....	119,295 87
Medical attendance and nursing	.....	19,755 50
Gratuities—special relief	.....	8,283 51
Special donation	$491 50	.....
Ontario Oddfellows' Home, maintenance account	53,500 00	.....
All other	6,500 00	203,171 64
For investments (not extended), $114,885.96,		
Grand Total	$106,251 23	$696,915 55

(A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, 31st December, 1927	6,789	19,417	26,206
Admitted during 1928	376	1,615	1,991
Total	7,165	21,032	28,197
Deduct (withdrawn or cancelled)	587	1,307	1,894
Membership 31st December, 1928	6,578	19,725	26,303

Receipts

Dues	$46,054 49
Initiations	8,940 45
Rents, etc.	2,034 49
Miscellaneous	34,770 06
Total	$91,799 49

Expenditure for Relief Only

Relief of members	$918 69
Relief of widowed families	127 06
Special relief	611 96
I.O.O.F. Home	1,101 30
Orphans	65 99
Total	$2,825 00

Miscellaneous

Expenses, lodges		$78,879 39
Invested funds of Rebekah Lodges		62,858 03
Cash on hand, Rebekah Lodges		50,009 96
Working expenses of Assembly		16,112 05
Cash in Assembly funds		6,166 38
Dominion Government bonds		10,000 00
Number of lodges	236	

(B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1928

Number of members as from last report	10,070
Initiated during the year ending 31st December, 1928	319
Admitted by card during the year ending 31st December, 1928	16
Reinstated during the year ending 31st December, 1928	31
Total	10,436

Deductions:		
Withdrawn by card	80	
Suspended by non-payment of dues	476	
Suspended from Subordinate Lodge	124	
Deceased	104	
Expelled	1	
Error	9	
		794
Net Membership, 31st December, 1928		9,642
Number of patriarchs relieved in 1928		399
Number of weeks for which benefits were paid		2,964
Amount paid for burying the dead in 1928		$542 15
Amount paid for special relief in 1928		318 95
Amount paid for relief of patriarchs (sick benefits)		4,220 30
Relief of widowed families		357 02
Total Amount of Relief Paid		$5,438 42
Receipts from all sources		$28,600 13
Working expenses of subordinate encampments		26,054 63
Cash assets		$23,955 76
Invested in mortgages and securities		50,965 14
Invested in buildings and lands		5,189 00
Invested in furniture and regalia		24,032 10
All other assets		13,051 61
Total Funds of Subordinate Encampments 31st December, 1928		$113,899 51

(C) The Oddfellow's Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1928	4
Number of members, 31st December, 1928	572
Amount of cash received during the year 1928	$1,678 09
Amount of expenses in management in 1928	289 10
Amount paid funeral claims	500 00
Amount on hand, 31st December, 1928	1,094 07

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons	15	
Number of members, last report	787	
Mustered during year	30	
Admitted on honorable discharge papers	4	
Total		821
From which deduct:		
Withdrawn by honorable discharge papers	13	
Deceased	5	
Suspended during year	53	
Total		71
Total Membership, 31st December, 1928		750
Net Decreased for the year		37

Receipts

Cash balance on hand, last report	$350 47
Receipts from grants and per capita taxes	918 65
Receipts from badges, jewels, etc.	1,248 10
Receipts from commissions and supplies	514 10
Total	$3,031 32

Disbursements

Department sundries	$1,415 69
Badges and jewels	1,100 95
S.G.L. supplies	101 72
Total	$2,618 36
Cash Balance, 31st December, 1928	$412 96

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.			1,000 00	154 56		1,154 56			
Army and Navy Veterans, Hamilton			1,000 00	1,824 60	1,056 55	3,881 15		36 70	36 70
Army and Navy Veterans, Toronto			2,000 00	2,586 71	507 50	5,094 21			
Bain Waggon Co.'s Employees' M.B.A.				651 65		651 65			
Beaver Sick and Funeral Benefit Club				205 75		205 75			
Brantford Carriage Co.'s Retail Association				299 28		299 28	58 00		58 00
Brantford Hungarian Mutual Ben. Society				2,307 38		2,307 38			
Brown Bros., Ltd. Employees' Ben. Society			200 00	508 42		708 42	9 75		9 75
Brunner Mond Mutual Benefit Society			4,186 75	3,202 69	142 80	7,532 24			
Canada Cycle & Motor Co., Ltd. E.M.B.S.				664 84		664 84			
Canada Furniture Mfrs., Ltd., E.B.S.				130 20		130 20			
Canadian Acme Screw & Gear E.M.B.S.				3,204 10		3,204 10			
Canadian Allis-Chalmers, Ltd. E.M.B.S.				231 54		231 54			
Canadian Executive Board, Carpenters and Joiners				18,707 43		18,707 43			
Canadian General Electric Co., Ltd. E.M.B.S.				1,271 55		1,271 55			
Canadian Hebrew Benevolent Society			2,476 31	1,884 85		4,361 16			
†Canadian Hungarian Mutual Ben. Federation				1,602 65		1,602 65			
Canadian National Expressmen's M.B.A.				11,536 64	187 00	11,723 64	191 95		191 95
Canadian Order of Rechabites		21,300 00	3,000 00	3,757 40		28,057 40			
Canadian Pacific Expressmen's Sick B.A.			1,989 50	6,063 74		8,053 24			
Cigar Makers' Union No. 27, Toronto				5,621 65		5,621 65		350 00	350 00
Cobban Mfg. Co's Employees				286 45		286 45			
Cockshutt Plow Co. Relief Association				411 11		411 11			
Consumers' Gas Co.'s Employees' M.B.S.				832 31		832 31			
Czenstochower Aid Society			3,100 00	3,727 04		6,827 04			
Daughters of England		8,950 00	20,900 21	39,683 82	27,351 43	96,885 46			
Dominion Forge & Stamping Co., Ltd. E.M.B.A.				2,355 82		2,355 82	78 00		78 00
Dunlop Tire & Rubber Goods E.M.B.A.				750 79		750 79			
Employees' Protective League of Seaman Kent				558 11		558 11			
Engineers' Mutual Benefit Fund				1,561 29	960 00	2,521 29		145 63	145 63
Evening Telegram Employees' Benefit Society				619 26		619 26			
Globe Printing Co's Employees' Ben. Society				1,081 78		1,081 78			
Goodyear Relief Association			27,329 52	2,098 40		29,427 92			
Goold, Shapley & Muir Co.'s Employees' Relief Association				399 13		399 13			
Grand Order of Israel Benefit Society									
Greening, B., Wire Co., Ltd. Employees' B.S.				129 68		129 68			
Greey's, W. & J. G., Employees' M.S.B.S.				46 07		46 07			
Gutta Percha & Rubber Mfg. E.S.B.S.			1,000 00	673 25		1,673 25			
H.A. Mutual Benefit Association				2,541 69	25 00	2,566 69			
Hamilton Rolling Mills Benefit Society			1,127 77			1,127 77			
Hamilton St. Stanislaus M.B.S.			300 00	1,828 92		2,128 92	75 00		75 00
Hebrew Friendly Society	2,000 00			2,157 49	339 70	4,497 19	35 00		35 00
Hebrew Sick Benefit Society	11,172 72			1,021 70	1,629 25	13,823 67		314 35	314 35

Heintzman & Co.'s Employees' Ben. Society				377 78		377 78			
Hibernians, Ancient Order of			5,000 00	25,242 96	3,815 36	34,058 32			
Imperial Varnish & Color Sick Ben. Society				293 57		293 57			
Irish Catholic Benevolent Union				1,749 02		1,749 02		52 00	52 00
Italo Canadese Benevolent Society				2,710 14		2,710 14			
Judean Benevolent and Friendly Society	3,475 00	2,300 00		7,598 44		13,373 44			
Kieltzer Sick Benefit Society of Toronto	1,500 00			4,926 18		6,426 18			
Knights of Pythias, Grand Lodge				80,268 32	38,053 38	118,321 70			
Labour League Mutual Benefit Society	2,500 00			1,103 81	714 94	4,318 75	202 37		202 37
Leaside Mutual Aid Society				404 13		404 13			
Linitzer Sick Benefit Society	3,700 00			2,582 81		6,282 81	38 50		38 50
Loyal Orange Young Briton Lodge No. 33				980 81		980 81			
Loyal Order of Moose			13,327 84	17,876 21		31,204 05			
Loyal True Blue Association				4,314 70	1,500 00	5,814 70			
MacLean Pub. Co., Ltd., Mechanical Division M.B.A.				1,431 28		1,431 28			
Massey-Harris, Brantford E.B.A.				3,054 68		3,054 68			
Massey-Harris, Toronto E.M.B.A.				2,694 61		2,694 61			
Mozirer Sick Benefit Society	8,382 50			7,526 13		15,908 63			
Mutual Masonic Compact				16 50		16 50			
National Cash Register Co. E.B.S.			1,000 00	628 96		1,628 96			
National Iron Works E.M.B.S.				364 95		364 95			
Oddfellows, Independent Order of	1,424,495 62		1,353,656 28	373,260 72	716,621 88	3,868,034 50		125,045 44	125,045 44
Oddfellows, Manchester Unity, Independent Order of		89,639 50	3,478 06	24,693 43		117,810 99			
Orange Grand Lodge, Ontario West			10,000 00	46,161 83		56,161 83			
Order of Sons of Italy M.B.S.				1,121 51		1,121 51			
Ostrowetz Independent Mutual Ben. Society	1,400 00			829 77	70 00	2,299 77			
Ottawa Hebrew Benefit Society			500 00	1,002 03		1,502 03			
Ottawa Typographical Union No. 102				589 88		589 88			
Polish Alliance Friendly Society			300 00	2,728 92	3,517 50	6,546 42			
Postal Benefit Association of Toronto				530 18		530 18			
Pride of Israel Sick Ben. Society			16,000 00	7,326 60		23,326 60	250 00		250 00
Rogers, Wm. Mfg. Co. Welfare Society					623 99	623 99			
Ryerson Press Benefit Society				860 65		860 65			
Sawyer-Massey Co. Ltd. E.M.B.A.			700 00	1,157 67		1,857 67			
Simmons, Ltd. E.M.B.S.				745 35		745 35			
Slingsby Mfg. Co., Ltd. E.B.A.				918 02		918 02			
Societa Figli di Mutuo Soccorso St. Ant. die Ottawa		3,750 00		1,897 88		5,647 88			
Societa Italiana di M. S. Guglielmo Marconi	1,800 00			3,933 57		5,733 57			
Societa di Mutuo Soccorso La Trinacria di Toronto				4,177 29		4,177 29			
Societa di Mutuo Soccorso Recalmutes				1,570 29		1,570 29			
Sons and Daughters of Canadian Lithuarian M.B.S.				2,366 09		2,366 09			
Sons and Daughters of Ireland			2,000 00	7,956 50		9,956 50			
Sons of Israel M.B. Society					(No business transacted)				
Sons of Jacob Benevolent Society	3,428 86		5,100 00	4,740 32	300 00	13,569 18		690 95	690 95
St. Albert Friendly Society				1,871 75		1,871 75		54 70	54 70
St. Boniface Society				4,827 96		4,827 96			
St. David's Mutual Benefit Society				1,482 05		1,482 05			
St. Joseph's Aid Society (Formosa)		800 00		1,197 04		1,997 04			
Star of Italy Mutual Aid	7,500 00			683 14		8,183 14		2,540 00	2,540 00
Star Mutual Ben. Society				950 49		950 49			
Theatrical Mutual Association, Toronto			25,250 82	3,865 66		29,116 48			
Theatrical Mutual Association, Hamilton		1,500 00		1,142 33		2,642 33			
Toronto Civic Employees' Ben. Association			8,476 82	4,849 30		13,326 12			
Toronto Hebrew Benevolent Society	5,100 00	1,600 00	5,970 05	1,512 11		14,182 16			
Toronto Hydro-Electric System E.M.B.S.				970 06		970 06			
Toronto Independent Benevolent	2,000 00		500 00	2,050 83	179 89	4,730 72			

Short Name of Society	ASSETS						LIABILITIES		
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Toronto Musical Protective Association	.....	.....	68,000 00	32,937 75	.....	100,937 75	.....	301 44	301 44
Toronto Railway Employees' Union and B.S.	10,000 00	.....	.....	920 96	.....	10,920 96	.....	.....	.....
Toronto Typographical Union No. 91	.....	.....	.....	3,703 20	.....	3,703 20	.....	.....	.....
Transportation Club of Toronto	.....	.....	948 27	738 58	.....	1,686 85	.....	.....	.....
Ulga Mutual Benefit Society	.....	.....	.....	664 35	.....	664 35	.....	.....	.....
Union of Ukrainian Brotherhoods	.....	.....	.....	3,712 98	.....	3,712 98	.....	.....	.....
United Roumanian M.B.S.	.....	.....	.....	1,396 20	.....	1,396 20	30 00	.....	30 00
Warshaver Mutual Benefit Society	.....	.....	.....	220 00	.....	220 00	.....	.....	.....
Verity Plow Co. Relief Association	.....	.....	.....	472 77	.....	472 77	.....	.....	.....
Willys-Overland Employees' M.B.S.	.....	.....	2,000 00	1,029 44	.....	3,029 44	.....	.....	.....
Young Men's Hebrew Association	760 27	1,475 00	100 00	2,405 33	.....	4,740 60	.....	.....	.....
Zion Benevolent Society	.....	.....	500 00	7,191 92	.....	7,691 92	.....	.....	.....
Totals	1,489,214 97	131,314 50	1,592,418 20	864,692 43	797,596 17	4,875,236 27	968 57	129,531 21	130,499 78

†The Federation is licensed to transact sick and funeral benefits only. It is not authorized to undertake contracts of life insurance.

Under date July 1st, 1928, a group life insurance contract was issued by the Northern Life Assurance Company of Canada on the application of certain trustees for members of the Federation, whereunder the members of the Federation are insured up to a maximum of $1,000 each and the secretary of the Federation acts as collection agent for the trustees. The Federation is not a party to this group life insurance contract. The preumims collected by the secretary of the Federation are accordingly not included in the annual statement of the Federation filed with the Department.

SICK AND FUNERAL BENEFITS

Short Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1928	Number of members who died during 1928 (†Members' children; **Members' wives; ††Members' parents)	Number of members sick during 1928	Number of weeks' sickness during 1928	Assessments, dues and fees	Interest	All other	Total	Received from investment
					$ c.	$ c.	$ c.	$ c.	$ c.
American Watch Case Co.'s M.W.A.	94	2	12	56	843 30	52 50	82 85	978 65	.....
Army and Navy Veterans, Hamilton	332	3	....	....	1,185 30	81 08	2,552 72	3,819 10	.....
Army and Navy Veterans, Toronto	196	....	....	....	717 68	181 35	210 62	1,109 65	.....
Bain Waggon Co's Employees' M.B.A.	257	1	29	103 1/3	499 25	15 01	205 25	719 51	.....
Beaver Sick and Funeral Benefit Club	240	2	38	119 1/7	1,688 36	14 77	.....	1,703 13	.....
Brantford Carriage Co.'s Relief Association	232	2	43	202	1,709 75	10 89	.....	1,720 64	.....
Brantford Hungarian Mutual Ben. Society	252	1	76	249 1/4	1,527 25	92 49	272 08	1,891 82	.....
Brown Bros., Ltd. Employees' Ben. Society	69	....	17	39 1/7	189 00	26 44	175 00	390 44	.....
Brunner Mond Mutual Benefit Society	157	2 **3	32	62	3,093 65	287 27	.....	3,380 92	.....
Canada Cycle & Motor Co., Ltd., E.M.B.S.	397	1	102	276 3/7	3,120 40	.....	10 00	3,130 40	.....
Canada Furniture Mfrs., Ltd., E.B.S.	178	....	7	38	590 00	2 28	.....	592 28	.....
Canadian Acme Screw & Gear E.M.B.S.	620	3	132	204	3,970 80	36 90	.....	4,007 70	.....
Canadian Allis-Chalmers, Ltd., E.M.B.S.	831	11	285	626 3/10	6,445 00	15 68	93 50	6,554 18	.....
Canadian Executive Board, Carpenters and Joiners.	1,064	2	....	....	23,090 18	292 23	75 48	23,457 89	.....
Canadian General Electric Co., Ltd., E.M.B.S.	378	....	69	238 5/7	1,728 01	30 90	78 65	1,837 56	.....
Canadian Hebrew Benevolent Society	199	**2	10	38	3,552 30	148 94	20 90	3,722 14	.....
†Canadian Hungarian Mut. Ben. Federation	733	5	195	419 1/6	7,995 00	12 40	178 82	8,186 22	.....
Canadian National Expressmen's M.B.A.	611	9	161	609 1/14	6,372 00	333 06	.....	6,705 06	.....
Canadian Order of Rechabites	569	4	45	194	3,901 70	1,422 96	157 97	5,482 63	.....
Canadian Pacific Expressmen's Sick B.A.	1,513	4	256	945	10,461 50	189 40	.....	10,650 90	.....
Cigar Makers' Union No. 27, Toronto	.....	....	....	....	284 95	128 25	.....	413 20	.....
Cobban Mfg. Co.'s Employees	80	2	17	37	447 50	3 95	.....	451 45	.....
Cockshutt Plow Co.'s Relief Association	600	7	124	610	2,296 45	.....	2,012 95	4,309 40	.....
Consumers' Gas Co.'s Employees' M.B.S.	580	3	91	575	3,953 30	.....	500 00	4,453 30	.....
Czenstochower Aid Society	214	2 **1	21	....	4,441 70	175 75	.....	4,617 45	229 17
Daughters and Maids of England	7,980	34	534	2,137	41,533 46	2,410 89	6,017 61	49,961 96	.....
Dominion Forge & Stamping Co., Ltd. E.M.B.A.	354	....	66	206 1/2	3,364 35	39 39	2 83	3,406 57	.....
Dunlop Tire & Rubber Goods E.M.B.A.	681	6	236	527	4,381 65	28 11	206 00	4,615 76	.....
Employees' Protective League of Seaman-Kent	112	....	30	85 2/7	397 60	15 05	.....	412 65	.....
Engineers' Mutual Benefit Fund	286	....	10	63 1/3	1,327 99	24 19	.....	1,352 18	240 00
Evening Telegram Employees' Benefit Society	157	....	38	124	353 00	61 50	.....	414 50	.....
Globe Printing Co.'s Employees' Ben. Society	154	2	37	167 1/7	930 00	249 20	10 00	1,189 20	.....
Goodyear Relief Association	.....	....	427	1,319	14,542 00	1,371 77	.....	15,913 77	.....
Goold, Shapley & Muir Co.'s Employees' Relief Association	84	2	8	24	254 40	9 17	11 92	275 49	.....
Grand Order of Israel Benefit Society	.....	.....	.....	.....	.....	.....	.....	.....	.....
Greening, B., Wire Co., Ltd., E.B.S.	450	3	47	160	699 50	.....	233 17	932 67	.....
Greey's, W. & J. G., Employees' M.S.B.S.	75	....	15	46 1/2	98 75	1 35	24 66	124 76	.....

SICK AND FUNERAL BENEFITS—Continued

Short Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1928	Number of members who died during 1928 (†Members' children; **Members' wives; ††Members' parents)	Number of members sick during 1928	Number of weeks' sickness during 1928	Assessments, dues and fees	Interest	All other	Total	Received from investment
					$ c.	$ c.	$ c.	$ c.	$ c.
Gutta Percha & Rubber Mfg. E.S.B.S.	1,450	3	300	644	3,583 50	70 72	.....	3,654 22	.....
H.A. Mutual Benefit Association	1,395	3	710	930	9,397 70	121 71	1,266 29	10,785 70	.....
Hamilton Rolling Mills Benefit Society	350	5	65	301	2,732 25	90 00	.....	2,822 25	.....
Hamilton St. Stanislaus M.B.S.	86	2 **1	11	25	535 50	49 93	116 37	701 80	.....
Hebrew Friendly Society	116	1	7	23	931 84	.....	1,571 91	2,503 75	.....
Hebrew Sick Benefit Society	176	1	9	34	3,157 88	.....	1,284 52	4,442 40	.....
Heintzman & Co.'s Employees' Ben. Society	180	1	19	59	71 60	16 31	.....	87 91	.....
Hibernians, Ancient Order of	363	15	17	118	5,369 66	1,978 03	636 07	7,983 76	.....
Imperial Varnish & Color Sick Ben. Society	118	1	22	66 1/3	367 25	7 38	10 82	385 45	.....
Irish Catholic Benevolent Union	72	....	8	39	697 10	46 80	19 00	762 90	.....
Italo Canadese Benevolent Society	302	2	86	334	3,843 59	32 52	819 36	4,695 47	.....
Judean Benevolent and Friendly Society	370	1 **2	55	93	3,508 95	265 19	712 63	4,486 77	.....
Kieltzer Sick Benefit Society of Toronto	215	1	19	64	4,591 73	109 35	.....	4,701 08	.....
Knights of Pythias, Grand Lodge	5,274	46	276	2,027	42,969 36	2,952 33	12,102 06	58,023 75	.....
Labour League Mutual Benefit Society	267	1 **2	37	101	7,326 24	.....	1,406 42	8,732 66	.....
Leaside Mutual Aid Society	130	2	31	91 6/7	760 50	6 82	.....	767 32	.....
Linitzer Sick Benefit Society	133	1	10	33	2,250 10	.....	228 20	2,478 30	.....
Loyal Orange Young Briton Lodge No. 33	133	2	1	13	85 28	.....	35 70	120 98	.....
Loyal Order of Moose	6,642	33	1,186	2,372	29,115 82	462 44	.....	29,578 26	.....
Loyal True Blue Association	9,206	77	....	....	4,162 96	123 92	1,471 13	5,758 01	.....
MacLean Pub. Co., Ltd, Mechanical Division, M.B.A.	.....	....	50	129	1,087 63	24 99	.....	1,112 62	.....
Massey-Harris, Brantford E.B.A.	850	7 **6	109	....	2,322 50	36 75	2,566 00	4,925 25	.....
Massey-Harris, Toronto E.M.B.A.	2,000	15 **10	234	1,031	5,528 00	.....	3,661 55	9,189 55	.....
Mozirer Sick Benefit Society	170	....	53	78	2,400 04	195 35	1,724 26	4,319 65	.....
Mutual Masonic Compact	249	9	....	....	444 00	3 53	.....	447 53	.....
National Cash Register Co's E.B.S.	.....	....	18	24	455 50	78 09	400 00	933 59	.....
National Iron Works E.M.B.S.	123	1	56	112 5/7	542 80	.....	.....	542 80	.....
Oddfellows, Independent Order of	59,001	732	4,271	39,091	545,752 71	212,088 89	157,243 45	915,085 05	.....
Oddfellows, Manchester Unity, Independent Order of.	2,143	11 **9	449	2,276 4/7	34,037 86	6,702 05	10,436 14	51,176 05	4,936 00
Orange Grand Lodge, Ontario West	31,735	377	.....	.....	42,055 50	935 24	172 93	43,163 67	.....
Order of Sons of Italy M.B.S.	344	1	59	191 5/7	3,526 36	.....	50 00	3,576 36	.....
Ostrowetz Independent Mutual Ben. Society	76	....	4	6	842 93	18 72	101 00	962 65	.....
Ottawa Hebrew Benefit Society	135	1	4	20	569 00	35 35	367 87	972 22	.....
Ottawa Typographical Union No. 102	294	2	31	175	679 40	.....	22 40	701 80	.....

Polish Friendly Society	296	....	14	43	1,188 25	37 35	5,740 80	6,966 40	.....
Postal Benefit Association of Toronto	249	4	....	....	479 25	18 16	07	497 48	.....
Pride of Israel Sick Ben. Society	495	3 **2	39	169 1/2	5,711 75	932 04	11,505 70	18,149 49	.....
Rogers, Wm., Mfg. Co's Welfare Society	90	{.... **1	36	86 1/7	307 25	14 25	76 31	397 81	.....
Ryerson Press Benefit Society	318	3	113	331	1,586 00	.....	1,552 25	3,138 25	.....
Sawyer-Massey Co., Ltd., E.M.B.A.	250	1	52	188	1,042 30	62 17	354 30	1,458 77	.....
Simmons, Ltd. E.M.B.S.	104	....	30	113	1,269 00	15 46	.....	1,284 46	.....
Slingsby Mfg. Co., Ltd. E.B.A.	285	....	30	52 1/2	830 25	22 27	.....	852 52	.....
Societa Figli di Mutuo Soccorso St. Antonia di Ottawa	110	1	11	68 1/2	662 85	205 82	9 75	878 42	.....
Societa Italiana di M. S. Guglielmo Marconi	185	1	40	207	2,200 75	.....	3,254 25	5,455 00	.....
Societa di Mutuo Soccorso La Trinacria di Toronto	184	1	26	155	1,844 50	128 78	159 80	2,133 08	.....
Societa di Mutuo Soccorso Recalmutes	102	....	14	35	808 50	38 81	77 40	924 71	.....
Sons and Daughters of Canadian Lithuanian M.B.S.	148	1	13	46	1,251 18	15 17	311 52	1,577 87	.....
Sons and Daughters of Ireland	913	7	7	46	1,341 10	210 82	184 85	1,736 77	.....
Sons of Israel M.B. Society						No. Business	transacted		
Sons of Jacob Benevolent Society	439	{3 **2	13	55	5,512 96	224 11	1,922 88	7,659 95	.....
St. Albert Friendly Society	77	1	....	....	196 67	81 13	.....	277 80	.....
St. Boniface Society	290	5	56	306	1,242 35	265 33	6 75	1,514 43	.....
St. David's Mutual Benefit Society	406	1	69	304 3/7	3,299 80	33 38	93 30	3,426 48	.....
St. Joseph's Aid Society (Formosa)	86	....	15	91	228 25	69 35	.....	297 60	.....
Star of Italy Mutual Aid Society	106	1	35	112 9/14	1,413 50	8 00	270 35	1,691 85	.....
Star Mutual Ben. Society	179	....	22	65	912 38	26 11	.....	938 49	.....
Theatrical Mutual Association, Toronto	142	3	11	47	1,217 00	1,413 97	100 00	2,730 97	.....
Theatrical Mutual Association, Hamilton	86	....	5	36	542 50	73 01	425 00	1,040 51	.....
Toronto Civic Employees' Ben. Association	458	5	116	415 3/7	3,125 25	563 07	821 97	4,510 29	.....
Toronto Hebrew Benevolent Society	262	1	28	131	4,600 60	313 63	50 00	4,964 23	50 00
Toronto Hydro-Electric System E.M.B.S.	708	5	296	588	5,696 00	14 51	.....	5,710 51	.....
Toronto Independent Benevolent	107	**1	9	31	713 56	49 16	2,331 38	3,094 10	.....
Toronto Musical Protective Association	1,495	6	....	190	14,264 10	1,153 40	76,965 73*	92,383 23	.....
Toronto Railway Employees' Union and B.S.	2,668	31	364	883	10,190 50	.....	29,150 00	39,340 50	.....
Toronto Typographical Union No. 91	1,166	14	132	556	3,042 69	158 57	.....	3,201 26	.....
Transportation Club of Toronto	393	5	....	0	2,205 00	78 88	570 53	2,854 41	.....
Ulga Mutual Benefit Society	90	1	6	26	900 00	.....	15 26	915 26	.....
Union of Ukrainian Brotherhoods	241	....	23	97 1/2	1,739 56	24 13	8 78	1,772 47	.....
United Roumanian M.B.S.	98	....	13	32	1,081 20	.....	214 43	1,295 63	.....
Warshaver Mutual B.S.	75	....	....	0	180 00	.....	140 00	320 00	.....
Verity Plow Co.'s Relief Association	660	{4 **1	177	586	2,687 00	.....	1,483 00	4,170 00	.....
Willys-Overland E.M.B.S.	700	1	367	584	4,480 90	127 49	.....	4,608 39	.....
Young Men's Hebrew Association	105	....	7	26	2,109 38	149 27	50 00	2,308 65	.....
Zion Benevolent Society	187	1	10	43	1,853 63	177 18	2,249 80	4,280 61	.....
Totals	159,780	1,577 **42	13,616	67,621 3/7	1,021,647 78	240,922 31	351,655 22	1,614,225 31	5,455 17

*Sale of property, $75,266.78.

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1928	Amount paid for sick benefits during 1928	Amount paid for medical attendance during 1928	Amount paid for special relief during 1928	All other	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$
American Watch Case Co.'s M.W.A.	65 40	300 00	545 25			103 00	1,013 65	
Army and Navy Veterans, Hamilton	922 55	300 00		364 13	1,015 86	1,178 57	3,781 11	
Army and Navy Veterans, Toronto	507 52	250 00			68 00		825 52	
Bain Waggon Co.'s Employees' M.B.A.	82 00	8 00	598 50				688 50	
Beaver Sick and Funeral Benefit Club	115 59	200 00	564 41			848 75	1,728 75	
Brantford Carriage Co., Relief Association	45 14	200 00	1,476 25		6 00		1,727 39	
Brantford Hungarian Mutual Ben. Society	257 62	50 00	1,495 40				1,803 02	
Brown Bros., Ltd., Employees' Ben. Society	18 59		362 63				381 22	
Brunner Mond Mutual Ben. Society	308 23	350 00	618 57	1,940 00		4 10	3,220 90	
Canada Cycle & Motor Co., Ltd., E.M.B.S.	200 50	30 00	1,385 75	940 37	100 00	240 25	2,896 87	
Canada Furniture Mfrs., Ltd., E.B.S.	50 00		105 75	330 82			486 57	
Canadian Acme Screw & Gear, E.M.B.S.	208 39	150 00	1,332 00	250 00	58 00		1,998 39	
Canadian Allis Chalmers, Ltd., E.M.B.S.	398 53	1,100 00	3,757 83	1,246 00	718 40		7,220 76	
Canadian Executive Board, Carpenters and Joiners	6,000 68	355 00				8,528 61	14,884 29	
Canadian General Electric Co., Ltd., E.M.B.S.	58 06		1,160 62	531 75			1,750 43	
Canadian Hebrew Ben. Society	2,006 52	55 00	228 00	783 50			3,073 02	
†Canadian Hungarian Mutual Ben. Federation	1,242 07		5,030 00			311 50	6,583 57	
Canadian National Expressmen's M.B.A.	855 25	1,800 00	3,658 47				6,313 72	
Canadian Order of Rechabites	1,571 45	312 50	1,119 54	674 79	25 00	99 01	3,802 29	
Canadian Pacific Expressmen's Sick B.A.	709 54	600 00	6,618 50				7,928 04	
Cigar Makers' Union No. 27, Toronto	70 49						70 49	
Cobban Mfg. Co. Employees	35 00	50 00	230 00				315 00	
Cockshutt Plow Co., Relief Association	302 88	700 00	3,389 00		25 00		4,416 88	
Consumers' Gas. Co. Employees' M.B.S.	161 72	468 00	2,877 14	1,155 99			4,662 85	
Czenstochower Aid Society	925 26	536 25	511 21	344 98		532 13	2,849 83	657 15
Daughters and Maids of England	26,100 99	1,605 00	5,726 15	11,298 63		2,278 46	47,009 23	2,000 00
Dominion Forge & Stamping Co., Ltd., E.M.B.A.	58 91		1,923 00			990 83	2,972 74	
Dunlop Tire & Rubber Goods E.M.B.A.	576 50	530 00	3,161 92	1,095 00			5,363 42	
Employees' Protective League of Seamen Kent	41 00		394 34				435 34	
Engineers' Mutual Benefit Fund	355 68		392 00	140 00	10 00	33 00	930 68	
Evening Telegram Employees' Benefit Society	151 19		744 00				895 19	
Globe Printing Co.'s Employees' Benefit Society	393 90	200 00	1,003 00				1,596 90	
Goodyear Relief Association	1,963 43		10,555 98		265 95		12,785 36	2,563 45
Goold, Shapley & Muir Co.'s Employees' Relief Association	33 91	60 00	96 60				190 51	
Grand Order of Israel Benefit Society								
H. Greening Wire Co., Ltd., Employees' Benefit Society	68 37	120 00	777 68				966 05	
Greey's, W. & J. G., Employee's M.S.B.S.	35 50	142 60					178 10	
Gutta Percha & Rubber Mfg. E.S.B.S.	238 06	450 00	2,968 40			15 00	3,671 46	
H.A. Mutual Benefit Association	2,654 68	300 00	5,570 88	2,435 00			10,960 56	
Hamilton Rolling Mills Benefit Society	221 00	500 00	1,462 25	1,023 30	15 30	105 00	3,326 85	
Hamilton St. Stanislaus M.B.S.	122 80	125 00	125 00		19 00	39 50	431 30	
Hebrew Friendly Society	474 62	17 50	184 00	723 25	150 00	302 35	1,851 72	
Hebrew Sick Benefit Society	2,334 09	105 00	272 00	930 30		800 00	4,441 39	
Heintzman & Co.'s Employees' Benefit Society	40 00	50 00	295 00				385 00	
Hibernians, Ancient Order of	1,949 94	3,000 00	590 00	400 75	144 25	1,921 40	8,006 34	
Imperial Varnish & Color Sick Benefit Society	62 33	15 00	316 87			2 40	396 60	
Irish Catholic Benevolent Union	275 74		186 00	109 00	133 50		704 24	

Italo Canadese Benevolent Society	999 69		2,347 80	414 25	75 00	719 53	4,556 27	
Judean Benevolent & Friendly Society	1,326 70	468 00	680 50	629 00	123 25	292 55	3,520 00	
Kieltzer Sick Benefit Society of Toronto	1,483 89	143 45	384 00	1,167 00	303 55	143 00	3,624 89	
Knights of Pythias, Grand Lodge	43,434 99	2,164 00	8,595 35	2,239 54	2,066 14	1,670 17	60,170 19	
Labour League Mutual Benefit Society	3,097 88	117 50	808 00	986 50	127 00	2,801 00	7,937 88	
Leaside Mutual Aid Society	147 12		643 00				790 12	
Linitzer Sick Benefit Society	1,102 61	70 00	264 00	704 40	75 00	108 00	2,324 01	
Loyal Orange Young Briton Lodge No. 33	33 24		39 00				72 24	
Loyal Order of Moose		3,300 00	16,601 71	1,770 35			21,672 06	
Loyal True Blue Association	3,939 07	1,900 00					5,839 07	
MacLean Pub. Co., Ltd., Mechanical Division, M.B.A.	17 92		850 56				868 48	
Massey-Harris, Brantford, E.B.A.	282 78	1,000 00	2,300 75				3,583 53	
Massey-Harris, Toronto, E.M.B.A.	873 38	1,980 00	5,320 00			444 50	8,617 88	
Mozirer Sick Benefit Society	763 14		568 00	597 15	794 85	325 50	3,048 64	
Mutual Masonic Compact	96 46	800 00					896 46	
National Cash Register Co.'s E.B.S.	40 00		243 13			599 03	882 16	
National Iron Works E.M.B.S.	40 00	30 00	440 95		10 00		520 95	
Oddfellows, Independent Order of	322,796 55	36,823 59	119,295 87	19,755 50	8,283 51	296,211 76	803,166 78	
Oddfellows, Manchester Unity, Independent Order of	8,926 50	6,142 80	16,641 06	3,241 49	105 00	7,688 61	42,745 46	
Orange Grand Lodge, Ontario West	8,566 18					36,206 65	44,772 83	
Order of Sons of Italy M.B. Society	357 06	200 00	1,488 08	359 71		50 00	2,454 85	
Ostrowetz Independent Mutual Benefit Society	87 81		72 00	311 25			471 06	
Ottawa Hebrew Benefit Society	526 40		80 00	163 00		41 25	810 65	
Ottawa Typographical Union No. 102								
Polish Alliance Friendly Society	186 80		215 96	36 00	162 10	115 00	715 86	
Postal Benefit Association of Toronto	80 94	600 00					680 94	
Pride of Israel Sick Benefit Society	10,039 93	871 60	1,017 00	2,746 40	1,457 99	815 00	16,947 92	
Rogers, Wm., Mfg. Co.'s Welfare Society	35 88		517 00				552 88	
Ryerson Press Benefit Society	46 55	450 00	3,089 40	18 00			3,603 95	
Sawyer-Massey Co., Ltd., E.M.B.A.	122 00	50 00	848 31				1,020 31	
Simmons, Ltd., E.M.B.S.	85 00		1,128 53			529 10	1,742 63	
Slingsby Mfg. Co., Ltd. E.B.A.	91 00		553 99				644 99	
Societa Figli D'Italia Mutuo Soccorso St. Antonio de Ottawa	132 21	145 00	342 84				623 05	
Societa Italiana di M. S. Guglelmo Marconi	329 56	200 00	1,241 00	339 50		2,562 20	4,672 26	
Societa di Mutuo Soccorso La Trinacria di Toronto	534 59	200 00	775 00	350 00	70 36	181 00	2,110 95	
Societa di Mutuo Soccorso Recalmutes	285 61		175 00	170 00			630 61	
Sons and Daughters of Canadian Lithuanians, M.B.D.	304 09	150 00	413 00				867 09	
Sons and Daughters of Ireland	367 87	700 00					1,067 87	
Sons of Israel M.B. Society								
Sons of Jacob Benevolent Society	1,331 08	782 20	352 00	1,479 15	54 00	2,011 10	6,009 53	5,050 00
St. Albert Friendly Society	69 70					14 40	84 10	
St. Boniface Society	185 60	150 00	1,530 00			16 15	1,881 75	
St. David's Mutual Benefit Society	663 90	75 00	1,449 87	524 85		330 19	3,043 81	
St. Joseph's Aid Society (Formosa)	40 80		307 00				347 80	
Star of Italy Mutual Aid Society	604 69	150 00	784 34	225 50		62 70	1,827 23	
Star Mutual Ben. Society	93 00		774 00				867 00	
Theatrical Mutual Association, Toronto	718 40	750 00	297 00	232 48	50 00	57 00	2,104 88	
Theatrical Mutual Association, Hamilton	292 28		180 00	154 10		3 00	629 38	
Toronto Civic Employees' Ben. Association	1,701 31	750 00	1,459 15	377 71			4,288 17	
Toronto Hebrew Benevolent Society	702 25	132 00	1,048 00	1,188 00		1,420 07	4,490 32	
Toronto Hydro-Electric System Employees' M.B.S.	627 15	1,000 00	3,528 50			597 40	5,753 03	
Toronto Independent Benevolent Society	510 68		186 00	601 43	98 55	1,142 11	2,538 77	
Toronto Musical Protective Association	10,182 59	600 00	570 00		537 20	2,220 50	14,110 29	50,847 80
Toronto Railway Employees' Union			8,827 68	1,512 00		29,150 00	39,489 68	
Toronto Typographical Union No. 91	165 50	700 00	3,339 00			57 95	4,262 45	
Transportation Club of Toronto	2,099 67	500 00					2,599 67	
Ulga Mutual Benefit Society	161 50	100 00	260 00				521 50	
Union of Ukrainian Brotherhood	26 84		586 00	227 00		10 00	849 84	

Short Name of Society	EXPENDITURE							
	Expenses of management	Amount paid for funeral benefits during 1928	Amount paid for sick benefits during 1928	Amount paid for medical attendance during 1928	Amount paid for special relief during 1928	All other	Total	Paid for investments
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
United Roumanian Mutual Benefit Society	271 03	.....	320 85	103 55	.....	506 50	1,201 93	.....
Warshaver Mutual Benefit Society	75 00	.....	.....	25 00	.....	.....	100 00	.....
Verity Plow Co.'s Relief Association	221 47	270 00	3,237 67	.....	.....	.....	3,729 14	.....
Willys-Overland Employees' M.B.S.	180 00	50 00	4,087 00	.....	.....	.....	4,317 00	.....
Young Men's Hebrew Association	761 33	.....	208 00	400 00	.....		1,369 33	.....
Zion Benevolent Society	1,183 36	285 00	664 61	459 85	.....	150 00	2,742 82	.....
Total	489,725 13	79,834 99	295,787 35	70,227 22	17,147 76	407,586 78	1,360,309 23	61,118 40

†The Federation is licensed to transact sick and funeral benefits only. It is not authorized to undertake contracts of life insurance.

Under date July 1st, 1928, a group life insurance contract was issued by the Northern Life Assurance Company of Canada on the application of certain trustees for members of the Federation, whereunder the members of the Federation are insured up to a maximum of $1,000 each and the secretary of the Federation acts as collection agent for the trustees. The Federation is not a party to this group life insurance contract. The premiums collected by the secretary of the Federation are accordingly not included in the annual statement of the Federation filed with the Department.

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	W. G. Gallinger	H. McGowan	Toronto.
Army and Navy Veterans, Toronto	1888	Toronto	Edward Nicholson	Thos. M. Burn	Toronto.
Army and Navy Veterans, Hamilton	1897	Hamilton	George Scrymgeour	Wm. C. Wardley	Hamilton.
Bain Wagon Company's Employees' Mutual Benefit Association	1900	Woodstock	John Pattinson	Stanley Piper	Woodstock.
Beaver Sick and Funeral Benefit Club	1917	Toronto	H. Taylor	H. Page	Toronto.
Brantford Carriage Co., Ltd., Relief Association	1920	Brantford	George Reeve	F. G. Brydges	Brantford.
Brantford Hungarian Mutual Benefit Society	1926	Brantford	George Peter	Anthony Horvath	Brantford.
Brown Bros., Ltd. Employees' Benefit Society	1903	Toronto	A. G. Potts	J. E. Lamb	Toronto.
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Barrington	H. M. Stancliff	Amherstburg.
Canada Cycle & Motor Co., Ltd. Employees' Mutual Benefit Society	1918	Weston	Joseph H. Parker	Percy Knight	Weston.
Canada Furniture Manufacturers' Ltd. Employees' Benefit Society	1896	Woodstock	William Lanaway	L. E. Brown	Woodstock.
Canadian Acme Screw Gear Employees' Mutual Benefit Society	1920	Toronto	Thomas Symons	Frank McGlashan	Toronto.
Canadian Allis-Chalmers, Ltd. Employees' Mutual Benefit Society	1897	Toronto	John P. Ferguson	John McIntyre	Toronto.
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Fred Adams	Wm. W. Young	Toronto.
Canadian General Electric Co., Ward St. Works Division Sick Benefit Society	1920	Toronto	Percy Cockfield	Herbert Mills Robinson	Toronto.
Canadian Hebrew Benevolent Society	1920	Toronto	H. Cohen	Jos. Schein	Toronto.
Canadian Hungarian Mutual Benefit Federation	1928	Hamilton	Joseph Kral	Nick Pasztor	Hamilton.
Canadian National Expressmen's Mutual Benefit Association	1928	Toronto	Rich. A. Mitchell	Wm. T. Murphy	Toronto.
Canadian Order of Rechabites	1912	Toronto	John McGowan	Arch Carmichael	Toronto.
Canadian Pacific Expressmen's Sick Benefit Association	1893	Toronto	G. R. Jones	T. R. Plant	Toronto.
Cigarmakers' Union No. 27	1894	Toronto	L. Greyerbiehl	J. Pamphilon	Toronto.
Cobban Manufacturing Co's. Employees	1888	Toronto	Geo. Crosbie	J. E. Hunter	Toronto.
Cockshutt Plow Co. Relief Association	1899	Brantford	G. W. Doreland	Frank Elliott	Brantford.
Consumers' Gas Co. Employees' Mutual Benefit Society	1918	Toronto	Wm. Forbes	Chris. J. Kennedy	Toronto.
Czenstochower Aid Society	1916	Toronto	M. Caplan	J. Potash	Toronto.
Daughters of England Benevolent Society	1895	Hamilton	Fanny Small	Wm. E. Miller	Burlington.
Dominion Forg & Stamping Co., Ltd. Employees' Mutual Benefit Association	1920	Walkerville	John Mowat	E. A. Lecroix	Windsor.
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Herbert Saunders	L. P. Arlett	Toronto.
Employees' Protective League of the Seaman-Kent Co., Ltd.	1912	Meaford	N. Wilton	F. Holloway	Meaford.
Engineers' Mutual Benefit Fund	1925	Toronto	T. C. McAra	Geo. A. Brown	Toronto.
Evening Telegram Employees' Benefit Society	1912	Toronto	W. T. Hynds	T. Hopmans	Toronto.
Globe Printing Co's. Employees' Benefit Society	1896	Toronto	W. A. Lahey	Geo. Cashman	Toronto.
Goodyear Relief Association	1919	Toronto	E. N. Koken	J. N. Thompson	New Toronto.
Goold, Shapley & Muir Co. Employees' Relief Association	1913	Brantford	Chas. T. Smith	H. C. Jackson	Brantford.
Grand Order of Israel Benefit Society	1908	Hamilton	Percy Wright	M. Littner	Hamilton.
B. Greening Wire Co., Ltd. Employees' Benefit Society	1910	Hamilton	J. Child	G. S. Battram	Hamilton.
Greey's, W. & J. G. Employees' Mutual Sick Benefit Society	1899	Toronto	Adam Smith	C. B. Munroe	Toronto.
Gutta Percha & Rubber Mfg. Co of Toronto, Ltd., Employees' Sick Benefit Society	1901	Toronto	A. Fisher	S. Wrathall	Toronto.
H. A. Mutual Benefit Association	1918	Toronto	I. Iles	Geo. Mountford	Toronto.
Hamilton Rolling Mills Benefit Society	1905	Hamilton	Jas. N. Ailles	H. P. Heath	Hamilton.
Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	Frank Pajackowski	Andrew Monezka	Hamilton.
Hebrew Friendly Society, Toronto	1909	Toronto	Hyman L. Stern	Morris Jacobs	Toronto.
Hebrew Sick Benefit Society	1918	Toronto	H. Korenblum	C. M. Gorlitzky	Toronto.
Heintzman & Co.'s. Employees' Benefit Society	1885	Toronto	W. Benney	T. H. Kirk	Toronto.
Hibernians, Ancient Order of	1893	Ottawa	P. W. Falvey	Wm. Ryder	Ottawa.
Imperial Varnish & Color Sick Benefit Society	1911	Toronto	J. M. Laughton	Thos. Richards	Toronto.
Irish Catholic Benevolent Union	1883	Toronto	Fred G. Reynolds	Robert Scollard	Toronto.
Italo-Canadese Benevolent Society	1919	Toronto	G. Bagnato	P. Carollo	Toronto.
Judean Benevolent and Friendly Society	1919	Toronto	A. Greenbaum	I. Hornick	Toronto.
Kieltzer Sick Benefit Society of Toronto	1914	Toronto	A. Ladowsky	G. Tenenbaum	Toronto.
Knights of Pythias, Grand Lodge of Ontario	1893	Toronto	Wm. T. Ramsay	Alex Coulter	Toronto.
Labour League Mutual Benefit Society	1927	Toronto	I. Strasuner	D. Stock	Toronto.
Leaside Mutual Aid Society	1923	Leaside	F. Dale	E. H. Flowers	Leaside.

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Society	Address
Linitzer Sick Benefit Society	1916	Toronto	S. Cappe	I. Berman	Toronto.
Loyal Orange Young Briton Lodge No. 33	1895	Ottawa	A. Peel	G. Penwarden	Ottawa.
Loyal Order of Moose of Ontario	1917	Toronto	A. E. Fletcher	Norman G. Heyd	Toronto.
Loyal True Blue Association	1893	Toronto	J. B. Moon	Jas. A. Stewart	Toronto.
Maclean Publishing Co., Ltd., Mechanical Division Mutual Benefit Association	1923	Toronto	O. J. Hutchinson	Frank Austen	Toronto.
Massey-Harris, Ltd., Brantford, Employees' Benefit Association	1894	Brantford	G. W. Crook	C. Tune	Brantford.
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	Sydney A. Banks	Thos. Carruthers	Toronto.
Mozirer Sick Benefit Society	1906	Toronto	F. Cohen	N. Gurarie	Toronto.
Mutual Masonic Compact of St. Catharines and Niagara District	1893	St. Catharines	Fred Graham	C. M. Burgoyne	St. Catharines.
National Cash Register Co's. Employees' Benefit Society	1907	Toronto	R. Reid	W. Scott	Toronto.
National Iron Works Employees' Mutual Benefit Society	1913	Toronto	Samuel Dale	Harry Hambleton	Toronto.
Oddfellows, Independent Order of, Grand Lodge of Ontario	1875	Toronto	A. S. Rennie	Wm. Brooks	Toronto.
Oddfellows, Independent Order of, Manchester Unity	1893	Toronto	J. G. Copley	Jno. T. Tilley	Toronto.
Orange Lodge of Ontario West, Provincial Grand	1891	Toronto	L. H. Saunders	W. M. Fitzgerald	Toronto.
Order of Sons of Italy of Ontario Mutual Benefit Society	1927	Toronto	Antonio Tomaselli	Pietro Carollo	Toronto.
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	Max Bloom	Mac Blackstein	Toronto.
Ottawa Hebrew Benefit Society	1913	Ottawa	B. Weiss	S. Lightstone	Ottawa.
Ottawa Typographical Union No. 102	1895	Ottawa	D. W. Riley	J. K. Peffers	Ottawa.
Polish Alliance Friendly Society of Canada	1907	Toronto	K. J. Mazurkiewicz	P. Bilevich	Toronto.
Postal Benefit Association of Toronto	1894	Toronto	F. J. Meehan	D. S. McGlade	Toronto.
Pride of Israel Sick Benefit Society	1905	Toronto	B. Zale	A. Lipson	Toronto.
Rogers, Wm. Manufacturing Co. Welfare Society	1919	Niagara Falls	J. V. Buck	M. Thompson	Niagara Falls.
Ryerson Press Benefit Society	1921	Toronto	R. Whittaker	T. O. Powrie	Toronto.
Sawyer-Massey Co., Ltd. Employees' Mutual Benefit Association	1911	Hamilton	Lachland McKenzie	Thomas Bimson	Hamilton.
St. Albert Friendly Society	1909	Renfrew	Thos. Prince	Alex J. Lemenchick	Renfrew.
St. Boniface Benefit Society	1894	Kitchener	Geo. Lachenbauer	Alex. Wey	Kitchener.
St. David's Mutual Benefit Society	1914	Toronto	Wm. H. Lundy	Jos. B. Whitely	Toronto.
St. Joseph Aid Society of Formosa	1887	Formosa	Frank X. Beninger	O. Beingessner	Formosa.
Simmons, Ltd. Employees' Mutual Benefit Society	1923	Toronto	James Marshall	Edward Nelson	Toronto.
Slingsby Manufacturing Co., Ltd. Employees' Sick Benefit Association	1920	Brantford	Chas. Sandison	C. B. Hitchon	Brantford.
Societa Figli d'Italia di Mutuo Succorso St. Antonio di Ottawa	1919	Ottawa	F. Pantalone	L. Scarcella	Ottawa.
Societa di Mutuo Soccorso Racalmutese	1919	Hamilton	Salvatore Borsellino	A. Uneilli	Hamilton.
Societa di Mutuo Soccorso La Trinacria di Toronto	1914	Toronto	A. Gatto	M. Calderone	Toronto.
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1917	Sault Ste. Marie	Angelo Braido	Joseph Paolini	Sault Ste. Marie.
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1914	Toronto	V. Churinsky	J. Petravicia	Toronto.
Sons and Daughters of Ireland Protestant Association	1893	Toronto	Jas. Jennings	Jas. Steele	Toronto.
Sons of Israel Mutual Benefit Society	1928	Windsor	Sam Zohott	Albert Nastir	Windsor.
Sons of Jacob Benevolent Society	1918	Toronto	D. Teich	B. Goldstein	Toronto.
Star of Italy Mutual Aid and Benevolent Society	1918	Niagara Falls	Andrew Fisher	Domenico Vechhio	Niagara Falls.
The Star Mutual Benefit Society	1926	Toronto	J. J. Jeffers	N. H. Coulter	Toronto.
Theatrical Mutual Association of Hamilton	1907	Hamilton	Wm. H. McGraw	H. C. Stroud	Hamilton.
Theatrical Mutual Association of Toronto	1866	Toronto	H. T. Culley	C. W. Leake	Toronto.
Toronto Civic Employees' Benevolent Association	1893	Toronto	H. Attwood	J. B. Skelhorn	Toronto.
Toronto Hebrew Benevolent Society	1899	Toronto	S. Forman	Guy Isman	Toronto.
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Toronto	R. H. Smith	E. Felton	Toronto.
Toronto Independent Benevolent Association	1911	Toronto	A. Lustig	H. K. Baum	Toronto.
Toronto Musical Protective Association	1887	Toronto	G. B. Henderson	Jos. Weatherburn	Toronto.
Toronto Railway Employees' Union and Benefit Society	1897	Toronto	Jas. Scott	W. D. Robbins	Toronto.
Toronto Typographical Union No. 91	1894	Toronto	Alex A. Kirkwood	Sam. J. McMaster	Toronto.
Transportation Club of Toronto	1917	Toronto	R. McKillop	H. F. Walker	Toronto.
Ulga Mutual Benefit Society	1924	Toronto	Martin Tomalski	Michael Legocki	Toronto.
Union of Ukrainian Brotherhoods	1926	Toronto	A. Sarmatiuk	John Bartosh	Toronto.

United Roumanian Mutual Benefit Society	1924	Windsor	Nicholas Andri	George Iatcu	Ford City.
Verity Plow Co. Relief Association	1899	Brantford	Robert Harris	Chas. Carter	Brantford.
Warshaver Mutual Benefit Society	1928	Toronto	M. Skurko	B. Cohen	Torontg.
Willys-Overland Employees' Mutual Benefit Society	1920	Toronto	John F, Clarke	John MacArthur	Toronto.
Young Men's Hebrew Association	1912	Toronto	H. Zweig	A. Shlanger	Toronto.
Zion Benevolent Society	1911	Toronto	I. Smith	P. J, Isaacson	Toronto.

F

COMPANIES NOT WITHIN A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, F. H. Daigneault; Vice-President, J. E. Phaneuf; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, J. A. Allarty; Treasurer, T. A. St. Germain.

Directors.—F. H. Daigneault, J. E. Chaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Marin, Irenee Auclaire, Ovila Demers, J. E. Boulais, T. A. St. Germain.

Date of incorporation.—April 14, 1927. *Date commenced business in Canada.*—Aug. 20, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	$103,000	Premiums—Ontario (net)	$1,176
Total assets	922,192	Premiums—Total business (net)	189,687
Total liabilities	31,773	Claims—Ontario (net)	41
Surplus protection of policyholders	890,419	Claims—Total business (net)	93,598

MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONTARIO

Officers.—President, Hume Cronyn, London; Vice-President, R. O. McCulloch, Galt; General Manager, W. H. Somerville, Waterloo.

Directors.—L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Sir Lomer Gouin, Montreal; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Louis La Course Lang, Kitchener; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, E. J. Long, Halifax; T. A. Russell, Toronto; J. Kerr Fisken, C. M. Bowman.

Date of incorporation.—1869. *Date commenced business in Canada.*—1870.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	$98,089,366	Premiums—Ontario (net)	$7,051,683
Ontario business in force (gross)	209,676,054	Premiums—Total business (net)	15,366,620
Total business in force (gross)	422,641,453	Death Claims—Ontario (net)	1,206,968
		Death Claims—Total business (net)	2,183,985

STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1st, 1835. *Commenced business.*—September 1st, 1835.

Officers (as at date of filing statement).—President, Hon. Jacob Nicol; Vice-President, C. B. Howard; Secretary-Treasurer, J. G. Armitage.

Directors (as to date of filing statement).—F. I. Bedard, Richmond, Que.; J. A. Bothwell, East Angus, Que.; Hon. J. E. Caron, Quebec, Que.; A. E. Curtis, Stanstead, Que.; Chas. B. Howard, M.P., Sherbrooke, Que.; W. G. Hunt, B.Sc., Montreal, Que.; F. W. McCrea, Sherbrooke, Que.; N. Roberts Mitchell, Granby, Que.; Hon. Jacob Nicol, Sherbrooke, Que.

Auditors.—J. H. Bryce, C.P.A., Sherbrooke.

Statement for the Year Ending December 31st, 1928

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, $200,000.00. No. of shares, 200. Par value, $100.00.		
Capital stock at beginning of year	$200,000 00	$90,000 00
Stock dividend	.....	18,000 00
Total	$200,000 00	$108,000 00
Capital stock at end of year	$200,000 00	$108,000 00

Assets

Office premises	$28,994 06
Mortgage loans on real estate, first charges	134,588 00
Book value of bonds, debentures and debenture stocks owned by the Company. (*For details see Schedule "D"*)	539,866 33
Cash in bank	16,359 58
Interest and rents due and accrued	11,773 56
Due from insurance companies for premiums due	1,526 56
Agents' balances and premiums uncollected (*net, commission deducted*): Written on or after October 1st, 1928	31,910 09
Amount due from reinsurance on losses already paid	2,551 63
Total Admitted Assets of the Company	$767,569 81

*See note on page 1.

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total net reserve, $162,270.89; carried out at 100 per cent. thereof	$13,687 05	$148,583 84	$162,270 89
Due to reinsuring company	.....	7,375 78	7,375 78
Total of all liabilities except capital stock	$13,687 05	$155,959 62	$169,646 67
Capital stock paid in cash		$108,000 00	
Surplus in Profit and Loss account		489,923 14	
Excess of assets over liabilities			$597,923 14
Total Liabilities			$767,569 81

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written	$21,808 45	$221,657 01	$243,465 46
Reserve of unearned premiums (80 per cent.):			
At beginning of year	.....	$134,868 97	$134,868 97
At end of year	$13,687 05	148,583 84	162,270 89
Increase	$13,687 05	$13,714 87	$27,401 92
Net premiums earned	$8,121 40	$207,942 14	$216,063 54
Net claims incurred	$3,996 82	$60,301 22	$64,298 04
Net adjustment expenses	370 05	1,642 90	2,012 95
Commissions	9,692 49	30,986 77	40,679 26
Taxes	.....	7,253 63	7,253 63
Salaries, fees and travelling expenses	.....	27,529 90	27,529 90
All other expenses			14,001 66
Underwriting Profit (or loss)			$60,288 10
Other revenue:			
Interest earned		$35,505 42	
Rents earned		1,388 23	
Other gains on sale security		3,794 63	
Endorsement fees		30 52	
			40,718 80
Net profit for the year			$101,006 90

Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year		$508,698 62
Net profit brought down		101,006 90
Total		$609,705 52
Stock dividend increase in capital		18,000 00
Total		$627,705 52
Increase in disallowed assets	$1,882 38	
Dividends declared:		
Cash	9,900 00	
Stock	18,000 00	
Total		29,782 38
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year		$597,923 14

Summary of Risks—Fire

	In Ontario	Elsewhere	Quebec Mutual	Total
Gross in force, Dec. 31, 1927	.....	$27,403,176 00	$6,389,003 00	$33,792,179 00
Taken in 1928	$4,139,913 00	27,275,844 00	61,325 00	31,477,082 00
Total	$4,139,913 00	$54,679,020 00	$6,450,328 00	$65,269,261 00
Ceased in 1928	625,182 00	23,261,900 00	2,781,967 00	26,669,049 00
Gross in force, Dec. 31, 1928	$3,514,731 00	$31,417,120 00	$3,668,361 00	$38,600,212 00
Reinsurance thereon	1,389,752 00	8,730,504 00	1,783,116 00	11,903,372 00
Net in force, Dec. 31, 1928	$2,124,979 00	$22,686,616 00	$1,885,245 00	$26,696,840 00

Exhibit of Premiums

Class of Insurance	Gross in Force Dec. 31, 1927	Taken in 1928 including Renewed	Ceased in 1928	Gross in Force, Dec. 31, 1928	Reinsurance in Force	Net in Force, Dec. 31, 1928
Fire:						
In Ontario	.....	$39,286 78	$5,679 87	$33,606 91	$11,598 95	$22,007 96
Elsewhere	$360,141 19	368,196 21	325,435 35	402,902 05	110,023 35	292,878 70
Total	360,141 19	407,482 99	331,115 22	436,508 96	121,622 30	314,886 66

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada Loan, Bonds, Sept. 1, 1940, 4½%	$20,000 00	$19,200 00
Dominion of Canada Loan, Bonds, Sept. 1, 1940, 4½%	15,000 00	14,527 50
Dominion of Canada Ref. Loan Bonds, Oct. 15, 1944, 4½%	1,000 00	970 00
Province of Ontario, Debentures, Sept. 15, 1943, 6%	12,000 00	11,856 00
Province of Ontario, Debentures, Sept. 15, 1943, 6%	1,000 00	1,000 00
Province of Ontario, Debentures, Sept. 15, 1943, 6%	500 00	500 00
Province of Quebec, Debentures, July 1, 1956, 4½%	5,000 00	4,880 50
Village of Delorimier, Debentures, Feb. 1, 1948, 5%	20,000 00	20,000 00
Eastern Townships Agricultural Association, Bonds, Oct. 1, 1929, 4½%	10,000 00	10,000 00
City of Fort William, Debentures, Feb. 1, 1933, 5%	5,000 00	4,909 50
City of Fort William, Debentures, Apr. 1, 1933, 5%	4,000 00	4,000 00
City of Fort William, Debentures, July 1, 1937, 4½%	3,000 00	3,000 00
Village of Granby, Debentures, Nov. 1, 1936, 4%	12,000 00	11,034 00
Village of Granby, Debentures, Oct. 15, 1938, 4%	4,000 00	3,316 40
City of Granby, Debentures, June 1, 1962, 5%	12,000 00	12,000 00
City of Granby, Debentures, June 1, 1959, 5%	10,000 00	10,000 00
City of Granby, Debentures, June 1, 1959, 5%	500 00	500 00
Town of Kenora, Debentures, June 30, 1936, 6%	2,000 00	2,000 00
Town of Maisonneuve, Debentures, Nov. 1, 1949, 4½%	8,000 00	7,560 00
City of Maisonneuve, Debentures, Apr. 1, 1941, 4½%	2,000 00	2,039 75
Town of Montreal East, Debentures, Nov. 1, 1955, 6%	4,000 00	4,000 00
City of Montreal, Bonds, Dec. 1, 1966, 4½%	17,000 00	16,304 70
Cote St. Antoine, Debentures, May 1, 1934, 4%	1,000 00	1,000 00
St. Francois de Sales, Bonds, June 1, 1932, 5%	711 78	711 78
City of St. Lambert, Debentures, Nov. 1, 1952, 5½%	15,000 00	15,000 00
Town of Shawinigan Falls, Debentures, Jan. 1, 1947, 4½%	1,000 00	792 40
District of South Vancouver, Debentures, Nov. 5, 1959, 5%	4,000 00	4,219 20
City of Strathcona, Debentures, Aug. 10, 1939, 4½%	5,000 00	4,802 50
City of Three Rivers, Debentures, May 1, 1946, 4%	5,000 00	4,149 00
City of Verdun, Debentures, May 1, 1943, 5%	1,000 00	920 60
Acadia Apartments, Ltd., Bonds, Sept. 1, 1939, 6½%	10,000 00	9,650 00
Anticosti Corporation, Bonds, Aug. 15, 1941, 6½%	11,000 00	11,000 00
Brompton Pulp & Paper Co., Bonds, Nov. 1, 1935, 6%	5,500 00	5,450 00
Chomedy Apartments, Ltd., Bonds, Jan. 1, 1941, 6½%	10,000 00	9,900 00
Debenture & Security Corporation, Debentures, Oct. 1, 1936, 4%	2,500 00	2,000 00
Donnacona Paper Co., Bonds, Feb. 1, 1948, 5½%	20,000 00	19,800 00
Inter City Baking Co., Bonds, July 1, 1948, 5½%	25,000 00	25,000 00
McCrea-Wilson Lumber Co., Ltd., Bonds, Apr. 1, 1939, 6%	20,000 00	20,800 00
McCrea-Wilson Lumber Co., Ltd., Bonds, Apr. 1, 1939, 6%	4,500 00	4,545 00
Mayor Building, Ltd., Bonds, May 1, 1942, 6½%	20,000 00	20,150 00
Montreal Tramways Co., Bonds, July 1, 1941, 5%	51,000 00	48,535 00
Montreal Tramways Co., Bonds, Apr. 1, 1955, 5%	24,000 00	21,150 00
Ogilvie Realty Co , Bonds, Dec. 1, 1952, 6½%	15,000 00	15,000 00
Quebec Apartments, Ltd., Bonds, July 1, 1940, 6½%	23,000 00	21,850 00
Quinte & Trent Valley Power Co., Ltd., Bonds, July 1, 1955, 6%	15,000 00	15,000 00
Railway Exchange Building, Bonds, Oct. 1, 1942, 6½%	25,000 00	24,375 00
Sherbrooke Trust Co., Debentures, Apr. 1, 1933, 5%	20,000 00	20,000 00
Sherbrooke Trust Co., Debentures, Apr. 1, 1937, 5%	10,000 00	10,000 00
Sherbrooke Trust Co., Debentures, Oct. 1, 1932, 5%	10,000 00	10,000 00
Sherbrooke St. Realty Corporation, Bonds, Nov. 1, 1940, 6½%	10,000 00	9,900 00
Tooke Bros., Ltd., Bonds, Apr. 1, 1942, 7%	10,000 00	10,400 00
Canadian Pacific Railway, Registered Note Certificate, Dec. 15, 1944, 4½%	11,000 00	10,147 50
Total	$553,211 78	$539,866 33

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RECIPROCAL OR INTER-INSURANCE EXCHANGES

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AFFILIATED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.
Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.
Date of Organization.—1922. *Date of initial Ontario license.*—January 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$1,085,884 00
Cash on hand	$112 16	
Cash in banks and other depositories	96,324 49	
		96,436 65
Premium deposits in course of collection, written on or subsequent to October 1st, 1928		49,828 22
Other ledger assets, cash advanced to inspectors		1,297 39
Total Ledger Assets		$1,233,446 26

Non-Ledger Assets

Interest, accrued		$11,465 38
Total Non-Ledger Assets		$11,465 38
Gross Assets		$1,244,911 64
Book value of bonds over market value	$33,644 00	
Other assets not admitted, cash advance to Inspectors	1,297 39	
		34,941 39
Total Admitted Assets		$1,209,970 25

Liabilities

Net provision for unpaid losses and claims		$20,011 54
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$801,683 73	
Unearned premium deposits		407,653 63
Administration expense		8,493 28
Return premium deposits on cancelled business		18,277 38
Taxes due and accrued		4,000 00
Other liabilities:		
Borrowed money and interest accrued on same		151,972 92
Balance of sub-equity transferred to M.I.I.		44,132 30
Reserve for accounts and adjustment		2,856 85
Total Liabilities		$657,397 90
Surplus of admitted assets over all liabilities		$552,572 35
Total		$1,209,970 25

Income and Expenditure	In the Province	All Business
Gross premium deposits written	$39,106 40	$876,957 10
Deduct:		
Reinsurance	.....	47,208 15
Return premium deposits on cancelled business	15,918 01	383,437 87
Net premium deposits written	$23,188 39	$446,311 08
Reserve of unearned premium deposits:		
At beginning of year	$12,326 69	$699,283 34
At end of year	21,101 43	407,653 63
Increase or decrease	$8,774 74	$291,629 71
Net premium deposits earned	$14,413 65	737,940 79
Net losses incurred	33,020 35	581,334 22
Administration and other expenses:		
Administration	$111,429 07	
Advisory committee	6,537 96	
Legal	1,021 70	
Taxes and licenses	11,161 93	
Association fees, etc.	15,737 17	
Inspections and surveys	12,800 02	
Auditing fees	339 61	
Bond custodian's fees	553 84	
		159,581 30
Net underwriting loss for subscribers		$2,974 73

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks—January 1st, 1928		$972,982 95
Amount saved from premium deposits for subscribers on risks expired during the year ... Debit	$2,974 73	
Income from interest and dividends	55,315 52	
Profit on sale or maturity of bonds and stocks	993 00	
Decrease by adjustment of bonds and stocks ... Debit	12,128 00	
1927 book value of bonds over market ... Debit	3,331 00	
		37,874 79
Add:		
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Gain on transfer of Canadian funds	$152 78	
		152 78
		$1,011,010 52
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		$379,364 48
Balance to be transferred to Metropolitan Inter-Insurers		44,132 30
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$587,513 74

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$587,513 74
Deduct assets not admitted	34,941 39
Surplus of admitted assets over all liabilities	$552,572 35

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	.....	.....	$207,474,727	$1,253,890 69
Written or renewed during year	$8,104,157	$39,106 40	176,436,743	876,957 10
Total	.....	.....	$383,911,470	$2,130,847 79
Deduct expired and marked off as terminated	.....	.....	267,237,163	1,329,164 06
Gross in force, December 31st, 1928	.....	.....	$116,674,307	$801,683 73

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk, ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER,—Seventy-five per cent. of current savings retained until reserve is fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler, Leakage and Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$32,999 61	$579,017 91
Expenses of adjustment and settlement of losses	440 45	10,562 38
Total	$33,440 06	$589,580 29
Less reinsurance on losses paid during year	.....	.....
Net losses paid	$33,440 06	$589,580 29
Deduct net claims outstanding at beginning of year	419 71	28,257 61
Add net claims outstanding at end of year	.....	20,011 54
Net losses incurred	$33,020 35	$581,334 22

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$23,188 29
Net losses paid in the Province	$33,440 06
Percentage	144%
Net premium deposits earned in the Province	$14,413 65
Net losses incurred in the Province	$33,020 35
Percentage	229%

AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Bldg., Toronto.

Date of Organization.—1892. *Date of initial Ontario License.*—January 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures	$1,965,460 62
Cash in banks and other depositories	144,736 19
Bills receivable taken for premium deposits, written on or subsequent to October 1st, 1928	41,757 11
Total Ledger Assets	$2,151,953 92

Non-Ledger Assets

Interest accrued	$27,675 22
Market value of bonds and stocks over book value	58,519 38
Total Non-Ledger Assets	$86,194 60
Total Admitted Assets	$2,238,148 52

Liabilities

Net provision for unpaid losses and claims		$10,500 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$491,826 67	
Unearned premium deposits		267,230 80
Administration expense		7,713 69
Return premium deposits on cancelled business		176,168 63
Taxes due and accrued		6,139 58
Reserve for contingencies		*143,952 81
Total Liabilities		$611,705 51
Surplus of admitted assets over all liabilities		$1,626,443 01
Total		$2,238,148 52

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$7,762 56	$488,883 67
Deduct:		
Reinsurance	.....	27,592 10
Return premium deposits on cancelled business	2,775 76	59,258 37
Net premium deposits written	$4,986 80	$402,033 20
Reserve of unearned premium deposits:		
At beginning of year	$3,552 74	$226,842 35
At end of year	3,316 22	267,230 80
Decrease	$236 52	$40,388 45
Net premium deposits earned	$5,223 32	$361,644 75
Net losses incurred	659 83	24,257 79
Administration and other expenses:		
Administration	$70,355 80	
Advisory committee	1,692 00	
Taxes and licenses	2,524 76	
Association fees, etc.	1,413 88	
Audit	500 00	
Miscellaneous	2,266 97	
Subscribers Special Excess Contract	10,158 74	
Salary, Canadian Agent	600 00	
		89,512 15
Net underwriting profit or savings for subscribers		$247,874 81

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks—January 1st, 1928		$1,610,340 14
Amount saved from premium deposits for subscribers on risks expired during the year	$247,874 81	
Income from interest and dividends	94,551 15	
Profit on sale or maturity of bonds and stocks	2,151 60	
Decrease in market value by adjustment of bonds and stocks—Debit	49,995 35	
Additional profits accumulated to the credit of subscribers		294,582 21
		$1,904,922 35

Subscribers' Surplus—*Continued*

Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due	$235,516 81
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:	
Reserve for contingencies	*42,962 53
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928	$1,626,443 01

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$1,626,443 01
Other special surplus or reserve accounts	.....
Total	$1,626,443 01
Deduct assets not admitted	.....
Surplus of Admitted Assets over all Liabilities	$1,626,443 01

Risks and Premiums Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$991,000	$5,481 00	$148,786,608	$440,916 65
Written or renewed during year	1,112,500	4,986 80	166,582,492	488,883 67
Total	$2,103,500	$10,467 80	$315,369,100	$929,800 32
Deduct expired and marked off as terminated	991,000	5,481 00	155,264,595	436,050 97
Gross in force, December 31st, 1928	$1,112,500	$4,986 80	$160,104,505	$493,749 35
Deduct—reinsured and authorized deductions	.....	.....	616,875	1,922 68
Gross in force, December 31st, 1928	$1,112,500	$4,986 80	$159,487,630	$491,826 67

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Ten times one annual premium.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Five times one annual premium.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—$750,000.00.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—$500,000.00.

Give classes of insurance written: Fire, Sprinkler Leakage, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year	$659 83	$19,769 50
Expenses of adjustment and settlement of losses	.....	521 63
Total	$659 83	$20,291 13
Less reinsurance on losses paid during year	.....	233 34
Net Losses Paid	$659 83	$20,057 79
Deduct net claims outstanding at beginning of year	.....	6,300 00
Add net claims outstanding at end of year	.....	10,500 00
Net losses incurred	$659 83	$24,257 79

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$4,986 80
Net losses paid in the Province	659 83
Percentage	13.2%
Net premium deposits earned in the Province	6,499 94
Net losses incurred in the Province	659 83
Percentage	10.1%

*This reserve is an undivided Surplus Account in which withdrawing subscribers do not share. In this respect, this exchange is not operating as a reciprocal.

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. *Date of initial Ontario License.*—October 12, 1927.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures, U.S. Government Securities		$1,625,000 00
Cash in banks and other depositories		698,889 23
Expense and Guarantee Fund deposits in course of collection on policies dated subsequent to October 1st, 1928	$67,467 88	
Expense and Guarantee Fund deposits in course of collection on policies dated October 1st, 1928	3,541 56	71,009 44
Total Ledger Assets		$2,394,898 67

Non-Ledger Assets

Interest accrued on U.S. Government Securities	$10,924 04
Market value of bonds and stocks over book value, U.S. Government Securities	41,887 50
Other non-ledger assets, due from other insurers	17,564 31
Total Non-Ledger Assets	$70,375 85
Gross Assets	$2,465,274 52
Deduct Assets not Admitted:	
Expense and Guarantee Fund Deposits on policies dated prior to October 1st	$3,541 56
Total Admitted Assets	$2,461,732 96

Liabilities

Net provision for unpaid losses and claims		$68,472 03
Expense and Guarantee Fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,308,825 16	
Unearned Expense and Guarantee Fund deposits		654,412 58
Reinsurance		15,206 59
Other liabilities, reserve for State taxes		23,089 70
Total Liabilities		$761,180 90
Surplus of admitted assets over all liabilities		$1,700,552 06
Total		$2,461,732 96

Income and Expenditure

	In the Province	All Business
Gross Expense and Guarantee Fund deposits written	$13,154 83	$2,352,381 46
Deduct:		
Reinsurance	.....	46,622 85
Return Expense and Guarantee Fund deposits on cancelled business	7,660 63	671,077 60
Net Expense and Guarantee Fund deposits written	5,494 20	1,634,681 01
Reserve of unearned Expense and Guarantee Fund deposits:		
At beginning of year	$4,352 80	$621,702 64
At end of year	2,199 33	654,412 58
Decrease and Increase	$2,153 47	$32,709 94
Net Expense and Guarantee Fund deposits earned	$7,647 67	$1,601,971 07
Net losses incurred	None	932,276 58
Administration and other expenses:		
Administration	$391,906 26	
Advisory committee	2,235 28	
Legal	17,631 23	
Taxes and licenses	24,811 99	
Licenses and fees	1,218 47	
Audit expense	925 46	
Rating Bureau expense	12,445 52	
Exchange on subscribers cheques	855 65	
		452,029 86
Net savings for subscribers		$217,664 63

Subscribers Surplus

Amount held to credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, January 1st, 1928		$1,238,697 95
Amount saved from Expense and Guarantee Fund deposits for subscribers on risks expired during the year	$217,664 63	
Income from interest and dividends	83,071 67	
Decrease by adjustment of bonds and stocks ... Debit	55,523 45	
Additional profits accumulated to the credit of subscribers		245,212 85
		$1,483,910 80
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of Current Expense and Guarantee Fund deposits due		$765,188 54
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Surplus reserve	191,210 13	
Interest on surplus reserve	29,718 23	
		$220,928 36
Amount held to the credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, December 31, 1928		$497,793 90

Summary of Subscribers Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers surplus	$497,793 90
Other special surplus or reserve accounts as per detailed schedules attached	1,206,299 72
Total	$1,704,093 62
Deduct assets not admitted	3,541 56
Surplus of Admitted Assets over all Liabilities	$1,700,552 06

Subscribers Surplus Reserve Fund

Amount held to credit of subscribers surplus reserve fund accounts as of January 1, 1928		$687,612 01
Add:		
Amount transferred from surplus	$191,210 13	
Interest on surplus reserve	29,718 23	
		220,928 36
Total		$908,540 37
Deduct:		
Amount of surplus reserve returned to subscribers		76,021 65
Amount held to credit of subscribers surplus reserve accounts as of January 1, 1929		$832,518 72

Subscribers Reserve Fund

Amount held to credit of subscribers reserve fund accounts as of January 1, 1928	$352,844 30
Add:	
Amount received from subscribers	65,364 22
	$418,208 52
Deduct:	
Amount of reserve fund returned to subscribers	44,427 52
Amount held to credit of subscribers reserve fund accounts as of January 1, 1929	$373,781 00

Risks and Expense and Guarantee Fund Deposits

	All Insurance	
	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, December 31st, 1927	$143,456,283	$1,554,256 59
Written or renewed during year	219,669,698	2,352,381 46
Total	$363,125,981	$3,906,638 05
Deduct expired and marked off as terminated	209,370,165	2,270,606 61
Gross in force, December 31st, 1928	$153,755,816	$1,636,031 44
Deduct:		
Reinsured and authorized deductions	.....	327,206 28
Gross in force, December 31st, 1928	$153,755,816	$1,308,825 16

Miscellaneous

To what extent is the liability of the subscriber limited?
ANSWER—Five times the amount of Reserve Fund.
What is the largest gross aggregate amount insured in any one hazard?
ANSWER.—$420,000.00.
What is the largest net aggregate amount insured in any one hazard?
ANSWER.—$222,000.00.
Give classes of insurance written: Fire and Lightning.

Losses

	In the Province	All Business
Gross claims paid during year	None	$945,826 79
Expenses of adjustment and settlement of losses	None	8,120 08
Total	None	$953,946 87
Less reinsurance on losses paid during year	None	17,564 31
Net Losses Paid	None	$936,382 56
Deduct net claims outstanding at beginning of year	None	72,578 01
Add net claims outstanding at end of year	None	68,472 03
Net Losses Incurred	None	$932,276 58

Provincial Net Expense and Guarantee Fund Deposits and Losses

Net Expense and Guarantee Fund deposits written in the Province	$5,494 20
Net losses paid in the Province	None
Percentage	None
Net Expense and Guarantee Fund deposits earned in the Province	$7,647 67
Net losses incurred in the Province	None
Percentage	None

THE EPPERSON UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Bldg., Toronto, Ont.

Date of Organization.—February 15, 1921. *Date of Initial Ontario License.*—July 1, 1925

Statement for the Year Ending 31st December, 1928

Ledger Assets

Cash in banks and other depositories		$393,597 40
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1928	$38,814 15	
Written prior to October 1st, 1928	2,502 48	
		41,316 63
Total Ledger Assets		$434,914 03
Deduct assets not admitted:		
Premium deposits (business written prior to October 1st)		$2,502 48
Total Admitted Assets		$432,411 55

Liabilities

Net provision for unpaid losses and claims		$17,370 13
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$268,514 43	
Unearned premium deposits		134,257 22
Administration expense		10,329 16
Total Liabilities		$161,956 51
Surplus of admitted assets over all liabilities		$270,455 04
Total		$432,411 55

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$5,197 85	$482,949 90
Deduct:		
Reinsurance	.....	39,701 43
Return premium deposits on cancelled business	842 15	105,303 05
Net premium deposits written	$4,355 70	$337,945 42

Income and Expenditure—*Continued*

Reserve of unearned premium deposits:		
At beginning of year	$1,751 60	$127,332 68
At end of year	1,730 08	134,257 22
Increase or decrease	$21 52	$6,924 54
Net premium deposits earned	$4,377 22	$331,020 88
Net losses incurred	.....	146,358 87
Administration and other expenses:		
Administration	$91,650 97	
Advisory committee	6,157 35	
Legal	4,412 58	
Taxes and licenses	3,052 80	
		$105,273 70
Net underwriting profit or savings for subscribers		$79,388 31

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks—January 1st, 1928		$266,628 04
Amount saved from premium deposits for subscribers on risks expired during the year	$79,388 31	
Income from interest and dividends	11,660 76	
Additional profits accumulated to the credit of subscribers		$91,049 07
Total		$357,677 11
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		84,719 59
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$272,957 52

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$272,957 52
Total	$272,957 52
Deduct assets not admitted	2,502 48
Surplus of admitted assets over all liabilities	$270,455 04

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$373,700	$4,597 40	$40,226,786	$339,553 81
Written or renewed during yeas	487,150	5,197 85	64,459,483	482,949 90
Total	$860,850	$9,795 25	104,686,269	$822,503 71
Deduct expired and marked off as terminated	408,400	4,342 60	57,260,820	464,484 47
Gross in force, December 31st, 1928	$452,405	$5,452 65	$47,425,449	$358,019 24
Deduct:				
Reinsured and authorized deductions	.....	1,363 16	.....	89,504 81
Gross in force, December 31st, 1928	$452,450	$4,089 49	$47,425,449	$268,514 43

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—Not to exceed amount of annual premium deposit on any one risk.

To what extent are savings withheld from subscribers before all current savings are repaid? Five times the annual premium.

What is the largest gross aggregate amount insured in any one hazard? $50,000.

What is the largest net aggregate amount insured in any one hazard? $15,000.

Give classes of insurance written: Fire.

Losses	In the Province	All Business
Gross claims paid during year	.....	$167,133 63
Expenses of adjustment and settlement of losses	.....	2,605 88
Total	.....	$169,739 51
Less reinsurance on losses paid during year	.....	36,520 77
Net Losses Paid	.....	$133,218 74
Deduct net claims outstanding at beginning of year	.....	4,230 00
Add net claims outstanding at end of year	.....	17,370 13
Net losses incurred	.....	$146,358 87

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$4,355 70
Net losses paid in the Province	None
Percentage	None
Net premium deposits earned in the Province	$4,355 70
Net losses incurred in the Province	None
Percentage	None

FIREPROOF SPRINKLERED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W, Brown, Inc.

Ontario Representative.—F, W, Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1925. *Date of Initial Ontario License.*—July 21, 1927.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$275,096 00
Cash on hand	$93 54	
Cash in banks and other depositories	70,575 25	
		70,668 79
Premium deposits in course of collection, written on or subsequent to October 1, 1928		5,729 06
Other ledger assets—Cash advanced to inspectors		1,082 04
Total Ledger Assets		$352,575 89

Non-Ledger Assets

Interest, accrued	$3,895 12
Market value of bonds and stocks over book value	2,704 00
Total Non-Ledger Assets	$6,599 12
Gross Assets	$359,175 01
Deduct assets not admitted:	
Cash advanced to inspectors	$1,082 04
Total Admitted Assets	$358,092 97

Liabilities

Net provision for unpaid losses and claims		$158 20
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$214,710 07	
Unearned premium deposits		111,198 77
Administration expense		2,838 48
Taxes due and accrued		800 00
Other liabilities, dividends unpaid		27,532 69
Total Liabilities		$142,528 14
Surplus of admitted assets over all liabilities		$215,564 83
Total		$358,092 97

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$3,184 45	$167,608 52
Deduct:		
Return premium deposits on cancelled business	.....	22,505 77
Net premium deposits written	$3,184 45	$145,102 75
Reserve of unearned premium deposits:		
At beginning of year	$714 75	$80,657 52
At end of year	2,452 03	111,198 77
Increase or decrease	$1,737 28	$30,541 25
Net premium deposits earned	$1,447 17	$114,561 50
Net losses incurred		4,760 54

Income and Expenditure—*Continued*

Administration and other expenses:		
Administration	$25,666 44	
Advisory committee	1,093 95	
Legal	211 61	
Taxes and licenses	849 78	
Association fees, etc., underwriters boards, etc	1,129 94	
Auditing fees	53 90	
American Reciprocal Insurance Association	847 76	
Board custodian fees	81 26	
Inspections and surveys	1,629 47	
		$31,564 11
Net underwriting profit or savings for subscribers		$78,236 85

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$155,896 31
Amount saved from premium deposits for subscribers on risks expired during the year	$78,236 85	
Income from interest and dividends	12,142 38	
Profit on sale or maturity of bonds and stocks	262 50	
Decrease by adjustment of bonds and stocks.....Debit	12,445 00	
Market value of bonds over book value	2,295 00	
		80,491 73
		$236,388 04
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		19,741 17
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$216,646 87

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$216,646 87
Total	$216,646 87
Deduct assets not admitted	1,082 04
Surplus of Admitted Assets over all Liabilities	$215,564 83

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	.....	.....	$52,452,563 00	$144,981 55
Written or renewed during year	$2,180,000	$3,184 45	83,057,764 00	167,608 52
Total	$2,180,000	$3,174 45	$135,510,327 00	$312,590 07
Deduct expired and marked off as terminated	.....	.....	49,748,996 00	97,880 00
Gross in force, December 31st, 1927	.....	.....	$85,761,331 00	$214,710 07

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk; ten times such premium in a conflagration,

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings applied to Reserve until fully accummulated.

What is the largest gross aggregate amount insured in any one hazard? $125,000.

What is the largest net aggregate amount insured in any one hazard? $125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	.....	$4,404 71
Expenses of adjustment and settlement of losses	.....	382 35
Net Losses Paid	.....	$4,787 06
Deducting net claims outstanding at beginning of year	.....	184 72
Add net claims outstanding at end of year	.....	158 20
Net losses incurred	.....	$4,760 54

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$3,184 45
Net losses paid in the Province	None
Percentage	None
Net premium deposits earned in the Province	$1,447 17
Net losses incurred in the Province	None
Percentage	None

INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W, Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1881. *Date of Initial Ontario License.*—January 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$2,297,659 00
Cash on hand	$236 96	
Cash in banks and other depositories	260,797 92	
		261,034 88
Premium deposits in course of collection, written on or subsequent to October 1st, 1927		51,578 60
Other ledger assets:		
Cash advanced to inspector		2,741 08
Total Ledger Assets		$2,613,013 56

Non-Ledger Assets

Interest accrued	$23,434 49
Market value of bonds and stocks over book value	45,651 00
Total Non-Ledger Assets	$69,085 49
Gross Assets	$2,682,099 05
Deduct assets not admitted:	
Cash advanced to inspectors	2,741 08
Total Admitted Assets	$2,679,357 97

Liabilities

Net provision for unpaid losses and claims		$14,224 77
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,082,468 75	
Unearned premium deposits		546,950 38
Administration expense		12,011 60
Reinsurance		8,638 79
Reserve for accounts in adjustments		6,379 04
Taxes due and accrued		4,000 00
Other liabilities:		
Cash dividends remaining unpaid to subscribers		165,647 77
Total Liabilities		$757,852 35
Surplus of admitted assets over all liabilities		$1,921,505 62
Total		$2,679,357 97

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$45,595 66	$842,684 64
Deduct:		
Reinsurance	.....	18,675 24
Return premium deposits on cancelled business	3,320 26	123,540 04
Net premium deposits written	$42,275 40	$700,469 36
Reserve of unearned premium deposits:		
At beginning of year	$14,264 00	$544,534 31
At end of year	32,552 06	546,950 38
Increase	$18,288 06	$2,416 07
Net premium deposits earned	$23,987 34	$698,053 29
Net losses incurred	3,329 94	55,877 29

Income and Exwenditure—*Continued*

Administration and other expenses:		
Administration	$185,569 69	
Advisory committee	6,533 93	
Legal	1,135 23	
Taxes and licenses	5,619 15	
Association fees, etc., transfer Canadian funds	176 12	
Underwriters Boards, etc	8,450 23	
Inspections and surveys	27,615 62	
Auditing fees	321 58	
American Reciprocal Insurance Association	6,572 72	
Board custodian fees	922 45	
		$242,916 72
Net underwriting profit or savings for subscribers		$399,259 28

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$1,718,031 04
Amount saved from premium deposits for subscribers on risks expired during the year	$399,259 28	
Income from interest and dividends	103,810 18	
Decrease by adjustment of bonds and stocks ... Debit	119,704 25	
Market value of bonds increase	40,793 00	
Additional profits accumulated to the credit of subscribers		424,158 21
		$2,142,189 25
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		217,942 55
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1929		1,924,246 70

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$1,924,246 70
Total	$1,924,246 70
Deduct assets not admitted	2,741 08
Surplus of Admitted Assets over all Liabilities	$1,921,505 62

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	.....	.....	$314,567,660	$1,046,493 42
Written or renewed during year	15,538,734	$45,595 66	310,255,875	842,684 64
Total	$15,538,734	$45,595 66	$624,823,535	$1,889,178 06
Deduct expired and marked off as terminated	.....	.....	294,912,673	806,709 31
Gross in force, December 31st, 1928	.....	.....	$329,910,862	$1,082,468 75

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent, of current savings retained until reserve fully accumulated.

What is the largest gross aggregate amount insured in any one hazard? $400,000.

What is the largest net aggregate amount insured in any one hazard? $400,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$3,401 84	$53,039 26
Expenses of adjustment and settlement of losses	220 52	3,096 80
Net Losses Paid	$3,622 36	$56,136 06
Deduct net claims outstanding at beginning of year	355 00	14,483 54
Add net claims outstanding at end of year	62 58	14,224 77
Net losses incurred	$3,329 94	$55,877 29

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$42,275 40
Net losses paid in the Province	$3 622 34
Percentage	8.6%
Net premium deposits earned in the Province	$23,987 34
Net losses incurred in the Province	$3,329 94
Percentage	13.9%

INTER-INSURERS EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F, W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—January, 1905. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$165,162 56
Cash in banks and other depositories		79,842 48
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$5,888 87	
Written prior to October 1st, 1928	18 00	
		5,906 87
Total Ledger Assets		$250,911 91

Non-Ledger Assets

Interest accrued	$2,695 11
Market value of bonds and stocks over book value	2,697 44
Total Non-Ledger Assets	$5,392 55
Gross Assets	$256,304 46
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st)	18 00
Total Admitted Assets	$256,286 46

Liabilities

Net provision for unpaid losses and claims		$500 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$110,602 47	
Unearned premium deposits		56,494 83
Taxes due and accrued		130 00
Other liabilities:		
Expenses, bills, etc., due or accured		120 00
Total Liabilities		$57,244 83
Surplus of admitted assets over all liabilities		199,041 63
Total		$256,286 46

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$680 30	$85,636 48
Deduct:		
Reinsurance	.....	.....
Return premium deposits on cancelled business	17 93	20,862 41
Net premium deposits written	$662 37	64,774 07
Reserve of unearned premium deposits:		
At beginning of year	$1,117 70	$55,202 11
At end of year	577 71	56,494 83
Increase	$539 99	$1,292 72
Net premium deposits earned	$1,202 36	63,481 35
Net losses incurred	.....	11,550 85
Administration and other expenses:		
Administration	$12,031 30	
Advisory committee	426 26	
Legal	551 72	
Taxes and licenses	1,576 03	
Association fees, etc,	222 39	
Travelling expenses	2,361 17	
Miscellaneous expense	1,195 65	
		18,364 52
Net underwriting profit or savings for subscribers		$33,565 98

Subscribers Surplus

(Limit: six times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$172,359 84
Amount saved from premium deposits for subscribers on risks expired during the year	$33,565 98	
Income from interest and dividends	9,501 40	
Decrease by adjustment of bonds and stocks ... Debit	2,730 00	
Additional profits accumulated to the credit of subscribers		40,337 38
Special deposits		65 31
		$212,762 53
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		13,702 90
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$199,059 63

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$199,059 63
Total	$199,059 63
Deduct increase in assets not admitted	18 00
Surplus of Admitted Assets over all Liabilities	$199,041 63

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$170,000	$675 35	$23,673,150	$113,684 76
Written or renewed during year	170,000	680 30	21,339,451	85,636 48
Total	$340,000	$1,355 65	$45,012,601	$199,321 24
Deduct expired and marked off as terminated	170,000	697 40	21,714,300	88,718 77
Grost in force, December 31st, 1928	$170,000	$658 25	$23,298,301	$110,602 47

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two times his annual premium in a single risk and six times his annual premium in the event a continuous fire destroys several risks.

Two what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Six times average annual premium is accumulated as reserve before all current savings are returned.

What is the largest gross aggregate amount insured in any one hazard? $100,000 Fire; $100,000 Leakage.

What is the largest net aggregate amount insured in any one hazard? $100,000 Fire; $100,000 Leakage.

Give classes of insurance written: Fire and Sprinkler Leakage.

Losses

	In the Province	All Business
Gross claims paid during year	.....	$14,280 60
Expenses of adjustment and settlement of losses	.....	770 25
Net Losses Paid	.....	$15,050 85
Deduct net claims outstanding at beginning of year	.....	4,000 00
Add net claims outstanding at end of year	.....	500 00
Net losses incurred	.....	$11,550 85

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$662 37
Net losses paid in the Province	None
Percentage	None
Net premium deposits earned in Canada	$1,202 36
Net losses incurred in the Province	None
Percentage	None

LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Bldg., Toronto, Ont.

Date of Organization.—January 10, 1905. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$1,538,358 49
Cash on hand	$4,809 87	
Cash in banks and other depositories	1,294,639 64	
		1,299,449 51
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$329,908 03	
Written prior to October 1st, 1928	33,376 26	
		$363,284 29
Total Ledger Assets		$3,201,092 29

Non-Ledger Assets

Interest accrued	$12,589 99
Market value of bonds and stocks over book value	3,159 51
Total Non-Ledger Assets	$15,749 50
Gross Assets	$3,216,841 79
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st)	33,376 26
Total Admitted Assets	$3,183,465 53

Liabilities

Net provision for unpaid losses and claims		$190,531 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,702,822 71	
Unearned premium deposits		851,411 36
Administration expense		72,691 95
Total Liabilities		$1,114,634 31
Surplus of admitted assets over all liabilities		2,068,831 22
Total		$3,183,465 53

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$171,343 55	$3,148,709 46
Deduct:		
Reinsurance	.....	317,652 37
Return premium deposits on cancelled business	41,864 36	714,350 14
Net premium deposits written	$129,479 19	$2,116,706 95
Reserve of unearned premium deposits:		
At beginning of year	47,181 42	876,096 15
At end of year	52,076 53	851,411 36
Increase or decrease	$4,895 11	$24,684 79
Net premium deposits earned	$124,584 08	$2,141,391 74
Net losses incurred	14,361 72	1,289,071 89
Administration and other expenses:		
Administration	$515,175 35	
Advisory committee	3,325 00	
Legal	22,622 13	
Taxes and licenses	32,635 96	
Audits	1,165 24	
Exchange	898 28	
		575,821 96
Net underwriting profit or savings for subscribers		$276,497 89

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$1,966,379 99
Amount saved from premium deposits for subscribers on risks expired during the year	$276,497 89	
Income from interest and dividends	101,719 98	
Decrease by adjustment of bonds and stocks ... Debit	34,375 39	
Additional profits accumulated to the credit of subscribers		343,842 48
		$2,310,222 47
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		208,014 99
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928 ... q		$2,102,207 48

Subscribers Surplus Reserve Fund

Amount held to the credit of subscribers surplus	$2,102,207 48
Total	$2,102,207 48
Deduct assets not admitted	33,376 26
Surplus of Admitted Assets over all Liabilities	$2,068,831 22

Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$7,803,810	$94,362 84	$152,067,685	$2,190,240 38
Written or renewed during year	9,961,758	171,343 55	224,907,820	3,148,709 46
Total	$17,765,568	$265,706 39	$376,975,505	$5,338,949 84
Deduct expired and marked off as terminated	10,518,403	41,864 36	220,062,414	3,210,421 47
Gross in force, December 31st, 1928	$7,247,165	$223,842 03	$156,913,091	$2,128,528 37
Deduct:				
Reinsured and authorized deductions		44,768 40	.....	425,705 66
Gross in force, December 31st, 1928	$7,247,165	$179,073 63	$156,913,091	$1,702,822 71

Miscellaneous

To what extent is the liability of the subscriber limited?
ANSWER.—Not to exceed amount of annual premium deposit on any one risk.
To what extent are savings withheld from subscribers before all current savings are repaid? Five times the annual premium.
What is the largest gross aggregate amount insured in any one hazard? $75,000.
What is the largest net aggregate amount insured in any one hazard? $75,000.
Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	$14,192 17	$1,276,173 22
Expenses of adjustment and settlement of losses	169 55	12,098 35
Total	$14,361 72	$1,288,271 57
Less reinsurance on losses paid during year	.....	141,710 68
Net Losses Paid	$14,361 72	$1,146,560 89
Deduct net claims outstanding at beginning of year	.....	48,020 00
Add net claims outstanding at end of year	.....	190,531 00
Net losses incurred	$14,361 72	$1,289,071 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$129,479 19
Net losses paid in the Province	14,361 72
Percentage	11.10%
Net premium deposits earned in the Province	$124,584 08
Net losses incurred in the Province	14,361 72
Percentage	11.54%

MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Co.

Ontario Representative.—A. C. Manbert, 1003 Federal Bldg., Toronto, Ont.

Date of Organization.—November 1, 1898. *Date of Initial Ontario License.*—January 1, 1925

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$1,547,435 05
Cash in banks and other depositories		1,412,528 10
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$311,167 24	
Written prior to October 1st, 1928	25,997 52	
		337,164 76
Total Ledger Assets		$3,297,127 91

Non-Ledger Assets

Interest accrued	$17,540 00
Market value of bonds and stocks over book value	7,032 95
Total Non-Ledger Assets	$24,572 95
Gross Assets	$3,321,700 86
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st)	$25,997 52
Total Admitted Assets	$3,295,703 34

Liabilities

Net provision for unpaid losses and claims		$110,750 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,592,252 83	
Unearned premium deposits		796,126 41
Administration expense		67,432 96
Return premium deposits on reinsurance		16,127 84
Total Liabilities		$990,437 21
Surplus of admitted assets over all liabilities		$2,305,266 13
Total		$3,295,703 34

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$111,200 93	$2,546,980 27
Deduct:		
Reinsurance	.....	83,521 33
Return premium deposits on cancelled business	44,297 97	485,339 72
Net premium deposits written	$66,902 96	$1,978,119 22
Reserve of unearned premium deposits:		
At beginning of year	$28,561 23	806,015 47
At end of year	25,835 25	796,126 41
Decrease	$2,725 98	$9,889 06
Net premium deposits earned	$69,628 94	$1,988,008 28
Net losses incurred	11 57	859,493 73
Administration and other expenses:		
Administration	$416,997 57	
Advisory committee	1,461 81	
Legal	23,640 09	
Taxes and licenses	24,433 24	
Premium tax, Canada	763 91	
Revenue stamps	20 42	
Exchange	546 26	
		467,863 30
Net underwriting profit or savings for subscribers		$660,651 25

Subscribers Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$1,849,574 56
Amount saved from premium deposits for subscribers on risks expired during the year	$660,651 25	
Income from interest and dividends	96,611 56	
Profit on sale or maturity of bonds and stocks	954 49	
Increase by adjustment of bonds and stocks	957 67	
Decrease market over book value ... Debit	39,945 15	
Additional profits accumulated to the credit of subscribers		719,229 82
		$2,568,804 38
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		237,540 73
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$2,331,263 65

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$2,331,263 65
Other special surplus or reserve accounts	.....
Total	$2,331,263 65
Deduct assets not admitted	25,997 52
Surplus of Admitted Assets over all Liabilities	$2,305,266 13

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$4,088,523	$70,444 10	$110,060,140	$2,015,038 69
Written or renewed during year	5,296,623	87,952 15	146,080,760	2,546,980 27
Total	$9,385,146	$158,396 25	$256,140,900	$4,562,018 96
Deduct expired and marked off as terminated	5,581,223	91,165 35	138,797,190	2,571,702 92
Gross in force, December 31st, 1928	$3,803,923	$67,230 90	$117,343,710	$1,990,316 04
Deduct:				
Reinsured and authorized deductions	.....	13,446 18	.....	398,063 21
Net in force, December 31st, 1928	$3,803,923	$53,784 72	$117,343,170	$1,592,252 83

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One additional annual premium.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Two annual premiums.

What is the largest aggregate amount insured in any one hazard? $150,000.00.

What is the largest net aggregate amount insured in any one hazard? $105,000.00.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	$28 59	$1,059,855 74
Expenses of adjustment and settlement of losses	.....	8,650 19
Total	$28 59	$1,068,505 93
Less reinsurance on losses paid during year	.....	124,537 20
Net Losses Paid	$28 59	$943,968 73
Deduct net claims outstanding at beginning of year	17 02	195,225 00
Add net claims outstanding at end of year	.....	110,750 00
Net losses incurred	$11 57	$859,493 73

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$66,902 96
Net losses paid in the Province	28.59
Percentage	.04%
Net premium deposits earned in the Province	$69,628 94
Net losess incurred in the Province	11 57
Percentage	.02%

METROPOLITAN INTER-INSURERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1928. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$510,750 00
Cash in banks and other depositories		80,334 01
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928		26,694 21
Advances to inspectors		719 00
Total Ledger Assets		$618,497 22

Non-Ledger Assets

Interest accrued		$5,987 62
Balance of subscribers equity to be transferred from Affiliated		44,132 30
Total Non-Ledger Assets		50,119 92
Gross Assets		$668,617 14
Deduct assets not admitted:		
Loans on personal security, endorsed or not	$719 00	
Book value of ledger assets over market value	4,160 00	
		$4,879 00
Total Admitted Assets		$663,738 14

Liabilities

Net provision for unpaid losses and claims		$6,347 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$336,111 16	
Unearned premium deposits		245,664 48
Administration expense		4,810 94
Return premium deposits on reinsurance		39,065 28
Taxes due and accrued		1,000 00
Total Liabilities		$296,887 70
Surplus of admitted assets over all liabilities		366,850 44
Total		$663,738 14

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$15,830 12	$389,971 96
Deduct:		
Reinsurance	.....	15,000 00
Return premium deposits on cancelled business	1,291 39	24,967 03
Net premium deposits written	$14,538 73	$350,004 93
Reserve of unearned premium deposits:		
At beginning of year	.....	.....
At end of year	$10,177 11	$245,664 48
Increase or decrease	$10,177 11	$245,664 48
Net premium deposits earned	$4,361 62	$104,340 45
Net losses incurred	Nil	14,000 64
Administration and other expenses:		
Administration	$36,788 79	
Advisory committee	1,331 79	
Legal	1,203 17	
Taxes and licenses	1,128 00	
Association fees, etc.	5 22	
Inspections and surveys	1,046 48	
Auditing	62 02	
Bond custodian fees	74 56	
		41,640 03
Net underwriting profit or savings for subscribers		$48,699 78

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$919 95
Amount saved from premium deposits for subscribers on risks expired during the year	$48,699 78	
Income from interest and dividends	5,141 95	
Increase accrued on bonds	5,987 62	
Additional profits accumulated to the credit of subscribers		59,829 35
Add—Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Canadian exchange	$0 43	
Surplus balance to be transferred from Affiliated	44,132 30	
Shareholders surplus transferred from Affiliated	322,375 55	
		$366,508 28
		$427,257 58
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		45,528 14
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Cost of charter	$10,000 00	
		10,000 00
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$371,729 44

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$371,729 44
Total	$371,729 44
Deduct assets not admitted	4,879 00
Surplus of Admitted Assets over all Liabilities	$366,850 44

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	.....	.....	$100	$1 00
Written or renewed during year	$14,837,548	$26,564 05	$151,886,665	389,971 96
Total	$14,837,548	$26,564 05	$151,886,765	$389,972 96
Deduct expired and marked off as terminated	.....	.....	43,400,407	53,861 80
Gross in force, December 31st, 1928	.....	.....	$108,486,358	$336,111 16

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of annual savings retained until reserve is accumulated.

What is the largest gross aggregate amount insured in any one hazard? $125,000.

What is the largest net aggregate amount insured in any one hazard? $125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	.....	$8,190 69
Expenses of adjustment and settlement of losses	.....	319 32
Total	.....	$8,510 01
Less reinsurance on losses paid during year	.....	856 37
Net Losses Paid	.....	$7,653 64
Deduct net claims outstanding at beginning of year	.....	.....
Add net claims outstanding at end of year	.....	6,347 00
Net losses incurred	.....	$14,000 64

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$14,538 73
Net losses paid in the Province	None
Percentage	None!
Net premium deposits earned in the Province	$4,361 62
Net losses incurred in the Province	None
Percentage	None

NATIONAL LUMBER MANUFACTURERS' INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Lynn-Payne Underwriting Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1928. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$168,752 50
Cash in banks and other depositories		201,685 06
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$89,140 46	
Written prior to October 1st, 1928	4,388 98	
		93,529 44
Total Ledger Assets		$463,967 00

Non-Ledger Assets

Interest accrued	$730 21
Market value of bonds and stocks over book value	2,095 50
Total Non-Ledger Assets	$2,825 71
Gross Assets	$466,792 71
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st	4,388 98
Total Admitted Assets	$462,403 73

Liabilities

Net provision for unpaid losses and claims		$24,810 98
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$285,948 26	
Unearned premium deposits		142,974 13
Administration expense		18,705 90
Return premium deposits on reinsurance		2,639 01
Reserve for taxes		5,000 00
Total Liabilities		$194,130 02
Surplus of admitted assets over all liabilities		268,273 71
Total		$462,403 73

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$11,744 30	$482,080 73
Deduct:		
Reinsurance	1,174 43	37,639 01
Return premium deposits on cancelled business	1,372 65	59,609 70
Net premium deposits written	$9,197 22	$384,832 02
Reserve of unearned premium deposits:		
At beginning of year	$2,748 30	$128,634 66
At end of year	3,412 15	142,974 13
Increase or decrease	$663 85	$14,339 47
Net premium deposits earned	$8,533 37	$370,492 55
Net losses incurred	999 50	151,415 11
Administration and other expenses:		
Administration	$101,511 33	
Advisory committee	843 55	
Legal and auditing	2,005 13	
Taxes and licenses	10,652 73	
		115,012 74
Net underwriting profit or savings for subscribers		$104,064 70

Subscribers Surplus

(Limit: 3 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$171,726 91
Amount saved from premium deposits for subscribers on risks expired during the year	$104,064 70	
Income from interest and dividends	11,590 12	
Decrease by adjustment of bonds and stocks ... Debit	3,802 00	
Additional profits accumulated to the credit of subscribers		111,852 82
		$283,579 73
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		10,917 04
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$272,662 69

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$272,662 69
Other special surplus or reserve accounts	.....
Total	$272,662 69
Deduct assets not admitted	4,388 98
Surplus of Admitted Assets over all Liabilities	$268,273 71

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$374,250	$8,232 25	$21,953,155	$387,366 96
Written or renewed during year	740,050	11,744 30	27,577,920	482,080 73
Total	$1,114,300	$19,976 55	$49,531,075	$869,447 69
Deduct expired and marked off as terminated	471,223	8,942 95	25,210,821	459,477 38
Gross in force, December 31st, 1928	$643,077	$11,033 60	$24,320,254	$409,970 31
Deduct:				
Reinsured and authorized deductions	.....	3,337 80	.....	124,022 05
Gross in force, December 31st, 1928	$643,077	$7,695 80	$24,320,254	$285,948 26

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Liability on any one risk limited to one annual deposit.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Current savings paid after accumulated savings equal two annual premium deposits.

What is the largest gross aggregate amount insured in any one hazard? $40,000.00.

What is the largest net aggregate amount insured in any one hazard? $25,000.00.

Give classes of insurance written: Fire and Lightning on Woodworking Plants.

Losses

	In the Province	All Business
Gross claims paid during year	$1,163 81	$200,429 41
Expenses of adjustment and settlement of losses	26 24	1,682 34
Total	$1,190 05	$202,111 75
Less reinsurance on losses paid during year	None	3,912 87
Net Losses Paid	$1,190 05	$198,198 88
Deduct net claims outstanding at beginning of year	190 55	71,594 75
Add net claims outstanding at end of year	None	24,810 98
Net losses incurred	$999 50	$151,415 11

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$9,197 22
Net losses paid in the Province	$1,190 05
Percentage	14.9%
Net premium deposits earned in the Province	$8,533 87
Net losses incurred in the Province	$999 50
Percentage	11.7%

NEW YORK RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1891. *Date of Initial Ontario License.*—January 1, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$3,194,664 00
Cash on hand	$241 74	
Cash in banks and other depositories	284,346 39	
		284,588 13
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928		55,520 56
Other ledger assets:		
Cash advanced to inspectors		2,796 40
Total Ledger Assets		$3,537,569 09

Non-Ledger Assets

Interest accrued	$27,914 50
Market value of bonds and stocks over book value	29,746 00
Total Non-Ledger Assets	$57,660 50
Gross Assets	$3,595,229 59
Deduct assets not admitted:	
Cash advanced to inspectors	2,796 40
Total Admitted Assets	$3,592,433 19

Liabilities

Net provision for unpaid losses and claims		$10,348 28
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$1,180,591 18	
Unearned premium deposits		586,945 64
Administration expense		14,886 93
Return premium deposits on reinsurance		8,747 16
Taxes due and accrued		5,000 00
Other liabilities:		
Cash dividends remaining unpaid to subscribers		262,425 00
Reserve for accounts on adjustment		4,195 81
Total Liabilities		$892,548 82
Surplus of admitted assets over all liabilities		$2,699,884 37
Total		$3,592,433 19

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$26,564 05	$836,375 09
Deduct:		
Reinsurance	.....	34,883 81
Return premium deposits on cancelled business	2,086 54	115,298 46
Net premium deposits written	$24,477 51	$686,192 82
Reserve of unearned premium deposits:		
At beginning of year	9,021 63	599,376 25
At end of year	20,805 88	586,945 64
Increase or decrease	11,784 25	12,430 61
Net premium deposits earned	$12,693 26	$698,623 43
Net losses incurred	508 50	8,879 35
Administration and other expenses:		
Administration	$191,003 02	
Advisory committee	6,175 20	
Legal	1,118 72	
Taxes and licenses	6,059 37	
Association fees, etc.	9,419 72	
Auditing fees	322 89	
American Reciprocal Insurance Association fees	6,997 80	
Bond custodian fees	1,184 48	
Loss on transfer, Canadian funds	2 31	
Inspections and surveys	29,235 57	
		251,519 08
Net underwriting profit or savings for subscribers		$438,225 00

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$2,599,197 76
Amount saved from premium deposits for subscribers on risks expired during the year	438,225 00	
Income from interest and dividends	141,779 33	
Decrease by adjustment of bonds and stocks ... Debit	150,576 50	
Increase in market value of bonds	25,326 00	
Additional profits accumulated to the credit of subscribers		454,753 83
		$3,053,951 59
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		351,270 82
Amount held to the credit of subscribers savings or surplus account not including premium deposits on unexpired risks, December 31st, 1928		$2,702,680 77

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$2,702,680 77
Other special surplus or reserve accounts	.....
Total	$2,702,680 77
Deduct assets not admitted	2,796 40
Surplus of Admitted Assets over all Liabilities	$2,699,884 37

Risks and Premiums Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1928	.....	.....	$393,187,922	$1,172,435 76
Written or renewed during year	$14,837,548	$26,564 05	347,421,671	836,375 09
Total	.....	.....	$740,609,593	$2,008,810 85
Deduct expired and marked off as terminated	.....	.....	339,301,286	828,219 67
Gross in force, December 31st, 1928	.....	.....	$401,308,307	$1,180,591 18

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk; ten times such premium on a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings applied to reserve until fully accumulated.

What is the largest gross aggregate amount insured in any one hazard? $500,000.

What is the largest net aggregate amount insured in any one hazard? $500,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	$627 36	$62,229 06
Expenses of adjustment and settlement of losses	49 33	1,974 69
Total	$676 69	$64,203 75
Less reinsurance on losses paid during year	.....	55,065 32
Net Losses Paid	$676 69	$9,138 43
Deduct net claims outstanding at beginning of year	225 00	10,607 36
Add net claims outstanding at end of year	56 81	10,348 28
Net losses incurred	$508 50	$8,879 35

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$24,477 51
Net losses paid in the Province	676 69
Percentage	2 72
Net premium deposits earned in the Province	$12,693 26
Net losses incurred in the Province	$508 50
Percentage	9 04

SUBSCRIBERS AT RECIPROCAL EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorneys-in-Fact.—Bruce Dodson and Ralph Dodson.

Ontario Representative.—F. W, Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—December 1, 1900. *Date of Initial Ontario License.*—July 11, 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Mortgage loans on real estate, first liens	$108,500 00	$108,500 00
Book value of bonds and debentures		953,431 85
Cash in banks and other depositories	$370,665 74	370,665 74
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$130,676 05	
Written prior to October 1st, 1928	2,556 84	133,232 89
Other ledger assets:		
Reinsurance recoverable	$686 77	
Unpaid balance—Shane farm	4,037 78	4,724 55
Total Ledger Assets		$1,570,555 03

Non-Ledger Assets

Interest due, $500.00; accrued, $10,448.33	$10,948 33
Market value of bonds and stocks over book value	24,115 13
Total Non-Ledger Assets	$35,063 46
Gross Assets	$1,605,618 49
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st)	2,556 84
Total Admitted Assets	$1,603,061 65

Liabilities

Net provision for unpaid losses and claims		$55,039 82
Gross premium deposits (lest reinsurance and authorized deductions) received and receivable on all unexpired risks	$838,442 33	
Unearned premium deposits		434,847 59
Administration expense		13,323 78
Return premium deposits on reinsurance		43,165 17
Taxes due and accrued		8,000 00
Total Liabilities		$554,376 36
Surplus of admitted assett over all liabilities		$1,048,685 29
Total		$1,603,061 65

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$1,473 64	$1,289,177 31
Deduct:		
Reinsurance	.....	172,897 30
Return premium deposits on cancelled business	884 54	228,501 10
Net premium deposits written	$589 10	$887,778 91
Reserve of unearned premium deposits:		
At beginning of year	$911 43	$375,462 60
At end of year	294 55	434,847 59
Increase	$616 88	$59,384 99
Net premium deposits earned	$1,205 98	$828,393 92
Net losses incurred	None	253,403 61
Administration and other expenses:		
Administration	$286,289 49	
Advisory committee	2,680 47	
Legal	11,790 26	
Taxes and licenses	14,819 48	
Association fees, etc., Rating and Inspection Bureau	8,172 08	
		323,751 78
Net underwriting profit or savings for subscribers		$251,238 53

Subscribers Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$1,040,123 80
Amount saved from premium deposits for subscribers on risks expired during the year	$251,238 53	
Income from interest and dividends (earned)	58,952 52	
Profit on sale or maturity of bonds and stocks	75 00	
Decrease by adjustment of bonds and stocks ... Debit	1,213 96	
Loss from change in difference between book and market value during year ... Debit	15,356 50	
Additional profits accumulated to the credit of subscribers		293,695 59
		$1,331,040 98
Add:		
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Excess loss fund	$260 00	260 00
		$1,334,079 39
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due		282,837 26
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$1,051,242 13

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$1,051,242 13
Other special surplus or reserve accounts	.....
Total	$1,051,242 13
Deduct assets not admitted	2,556 84
Surplus of Admitted Assets over all Liabilities	$1,048,685 29

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$165,000	$1,822 86	$131,681,541	$1,142,610 19
Written or renewed during year	107,200	1,473 64	155,297,880	1,289,177 31
Total	$272,200	$3,296 50	$286,979,421	$2,431,787 50
Deduct expired and marked off as terminated	165,000	1,822 86	143,776,642	1,280,260 15
Gross in force, December 31st, 1928	$107,200	$1,473 64	$143,202,779	$1,151,527 35
Deduct:				
Reinsured and authorized deductions	None	None	$41,317,090	313,085 02
Gross in force, December 31st, 1928	$107,200	$1,473 64	$101,885,689	$838,442 33

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One annual premium deposit on unsprinklered risks and two annual premium deposits on sprinklered risks.

To what extent are savings withheld from subscribers before all current savings are repaid? Five times the annual premium.

What is the largest gross aggregate amount insured in any one hazard? $500,000.

What it the largest net aggregate amount insured in any one hazard? $100,000.

Give classes of insurance written: Fire, Tornado, Sprinkler Leakage.

Losses

	In the Province	All Business
Gross claims paid during year	None	$382,865 43
Expenses of adjustment and settlement of losses	None	4,674 85
Total	None	$387,540 28
Less reinsurance on losses paid during year	None	184,185 16
Net Losses Paid	None	$203,355 12
Deduct net claims outstanding at beginning of year	None	4,991 33
Add net claims outstanding at end of year	None	55,039 82
Net losses incurred	None	$253,403 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$589 10
Net losses paid in the Province	None
Percentage	None
Net premium deposits earned in the Province	$1,205.98
Net losses incurred in the Province	None
Percentage	None

UNDERWRITERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—February 1902. *Date of Initial Ontario License.*—July 1 1925.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures		$1,284,168 89
Cash in banks and other depositories		417,468 06
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1928	$30,045 10	
Written prior to October 1st 1928	669 00	
		30,714 10
Total Ledger Assets		$1,732,351 05

Non-Ledger Assets

Interest due, $112.50; accrued $21,503.83	$21,616 33
Market value of bonds and stocks over book value	25,516 11
Total Non-Ledger Assets	$47,132 44
Gross Assets	$1,779,483 49
Deduct assets not admitted:	
Premium deposits (business written prior to October 1st)	$669 00
Total Admitted Assets	$1,778,814 49

Liabilities

Net provision for unpaid losses and claims		$15,000 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$496,417 42	
Unearned premium deposits		260,110 00
Taxes due and accrued		260 00
Expenses, bills, etc., due or accrued		420 00
Total Liabilities		$275,790 00
Surplus of admitted assets over all liabilities		$1,503,024 49
Total		$1,778,814 49

Income and Expenditure

	In the Province	All Business
Gross premium deposits written	$3,394 40	$460,500 20
Deduct:		
Reinsurance	.....	.....
Return premium deposits on cancelled business	246 19	99,234 57
Net premium deposits written	$3,148 21	$361,265 63
Reserve of unearned premium deposits:		
At beginning of year	3,886 96	248,490 51
At end of year	2,266 71	260,110 00
Increase or decrease	$1,620 25	$11,619 49
Net premium deposits earned	$4,768 46	$349,646 14
Net losses incurred	21 04	42,337 86
Administration and other expenses:		
Administration	$80,500 64	
Advisory committee	2,403 05	
Legal	3,507 96	
Taxes and licenses	5,364 15	
Association fees, etc,	997 09	
Travelling expense	18,816 96	
Miscellaneous expense	9,381 53	
		120,971 38
Net underwriting profit or savings for subscribers		186,336 90

Subscribers Surplus

(Limit: 6 times Annual Premium Deposits)

Amount held to credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1928		$1,468,092 39
Amount saved from premium deposits fos subscribers on risks expired during the year	$186,336 90	
Income from interest and dividends	70,995 67	
Profit on sale or maturity of bonds and stocks	1,580 03	
Decrease by adjustment of bonds and stocks ... Debit	17,586 92	
Additional profits accumulated to the credit of subscribers		241,325 68
Special deposits	$389 62	389 62
		$1,709,807 69
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due	$206,114 20	206,114 20
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1928		$1,503,693 49

Summary of Subscribers Surplus

Amount held to the credit of subscribers surplus	$1,503,693 49
Othes special surplus or reserve accounts	.....
Total	$1,503,693 49
Deduct assets not admitted	669 00
Surplus of Admitted Assets over all Liabilities	$1,503,024 49

Risks and Premium Deposits

	In the Province		All Business	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31st, 1927	$854,000	$3,458 15	$164,065,580	$491,253 81
Written or renewed during year	854,000	3,394 40	173,685,510	460,500 20
Total	$1,708,000	$6,852 55	$337,751,090	$951,754 01
Deduct expired and marked off as terminated	854,000	3,543 55	174,917,073	455,336 59
Gross in force, Decembes 31st, 1928	$854,000	$3,309 00	$162,834,017	$496,417 42

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two times his annual premium in a single risk and ten times his annual premium in the event a continuous fire destroys several risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Six times the average annual premium is accumulated as reserve before all current savings are returned.

What is the largest gross aggregate amount insured in any one hazard? $600,000.

What is the largest net aggregate amount insured in any one hazard? $600,000.

Give class of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year	$19 79	$33,403 96
Expenses of adjustment and settlement of losses	1 25	933 90
Total	$21 04	$34,337 86
Net Losses Paid	$21 04	$34,337 86
Deduct net claims outstanding at beginning of year	.....	7,000 00
Add net claims outstanding at end of year	.....	15,000 00
Net losses incurred	$21 04	$42,337 86

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	$3,148 21
Net losses paid in the Province	$21 04
Percentage	.7%
Net premium deposits earned in the Province	$4,768 46
Net losses incurred in the Province	$21 04
Percentage	.4%

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1926. *Date of Initial Ontario License.*—October 12, 1927.

Statement for the Year Ending 31st December, 1928

Ledger Assets

Book value of bonds and debentures, United States Government Securities		$374,338 13
Cash in banks and other depositories		581,739 82
Guaranty deposits in course of collection:		
On policies dated subsequent to October 1st, 1928	$59,402 28	
On policies dated prior to October 1st, 1928	502 37	
		59,904 65
Total Ledger Assets		$1,015,982 60

Non-Ledger Assets

Interest accrued	$3,221 14
Market value of bonds and stocks over book value	16,365 01
Conflagration insurance deposits	1,798 60
Total Non-Ledger Assets	21,384 75
Gross Assets	$1,037,367 35
Deduct assets not admitted:	
Guaranty deposits on policies dated prior to October 1st	502 37
Total Admitted Assets	$1,036,864 98

Liabilities

Net provision for unpaid losses and claims		$42,831 96
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	$577,700 38	
Unearned guaranty deposits		288,850 19
Other liabilities:		
Reserve for State taxes		5,471 81
Total Liabilities		$337,153 96
Surplus of admitted assets over all liabilities		$699,711 02
Total		$1,036,864 98

Income and Expenditure

	In the Province	All Insurance
Gross guaranty deposits written	None	$893,120 82
Deduct:		
Reinsurance	None	7,849 53
Return guaranty deposits on cancelled insurance	None	159,763 96
Net guaranty deposits written	None	$725,507 33
Reserve of unearned guaranty deposits:		
At beginning of year	None	$261,937 93
At end of year	None	288,850 19
Increase	None	$26,912 26
Net guaranty deposits earned	None	$698,595 07
Net losses incurred	None	267,419 69
Administration and other expenses:		
Administration	$154,289 91	
Advisors	2,821 81	
Legal	5,808 87	
Taxes and licenses	6,009 30	
Licenses and fees	1,250 23	
Exchange on insurers cheques	601 99	
Audit expense	583 42	
Rating Bureau expense	4,122 31	
		175,487 84
Net underwritino savings for subscribers		$255,687 54

Subscribers Savings

(Limit: 5 times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers savings accounts not including guaranty deposits on unexpired risks, January 1st, 1928		$328,057 92
Amount saved from guaranty deposits for subscribers on risks expired during the year	$255,687 54	
Income from interest	29,680 01	
Decrease by adjustment of bonds and stocks ... Debit	12,764 05	
Additional profits accumulated to the credit of subscribers		272,603 50
		$600,661 42
Deduct:		
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due	$129,551 98	129,551 98
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Reserve fund	$88,366 24	
Interest on reserve fund	13,023 75	
Agent proportion of savings	54,484 01	155,874 00
Amount held to the credit of subscribers savings accounts not including guaranty deposits on unexpired risks, December 31st, 1928		$315,235 44

Summary of Subscribers Savings and Reserve Fund

Amount held to the credit of subscribers savings	$315,235 44
Other special reserve accounts as per detailed schedules attached	384,977 95
Total	$700,213 39
Deduct assets not admitted	502 37
Surplus of Admitted Assets over all Liabilities	$699,711 02

Insurers Reserve Fund

Amount held to credit of insurers reserve fund accounts as of January 1st, 1928		$319,647 34
Add:		
Amount transferred from savings	$88,366 24	
Interest on reserve fund	13,023 75	$101,389 99
		$421,037 33
Deduct:		
Amount of reserve fund returned to insurers		36,059 38
Amount held to credit of insurers reserve fund accounts as of January 1st, 1929		$384,977 95

Risks and Guarantee Deposits

	In the Province		All Insurance	
	Risks	Gross Guaranty Deposits	Risks	Gross Guaranty Deposits
Gross in force, December 31st, 1928	None	None	$62,545,584	$654,844 82
Written or renewed during year	None	None	82,803,767	893,120 82
Total	None	None	$145,349,351	1,547,965 64
Deduct expired and marked off as terminated	None	None	76,861,121	825,840 18
Gross in force, December 31st, 1928	None	None	$68,488,230	$722,125 46
Deduct:				
Reinsured and authorized deductions	None	None	.....	144,425 08
Gross in force, December 31st, 1928	None	None	$68,488,230	$577,700 38

Miscellaneous

To what extent is the liability of the subscriber limited?

Answer.—The extent of guarantee deposits of the insured.

What is the largest gross aggregate amount insured in any one hazard? $125,000.

What is the largest net aggregate amount insured in any one hazard? $125,000.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm; use and occupancy and sprinkler leakage.

Losses

	In the Province	All Insurance
Gross claims paid during year	None	$228,181 56
Expenses of adjustment and settlement of losses	None	8,376 12
Total	None	$236,557 68
Less reinsurance on losses paid during year	None	.....
Net Losses Paid	None	$236,557 68
Deduct net claims outstanding at beginning of year	None	11,969 95
Add net claims outstanding at end of year	None	42,831 96
Net losses incurred	None	$267,419 69

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province	None
Net losses paid in the Province	None
Percentage	None
Net guaranty deposits earned in the Province	None
Net losses incurred in the Province	None
Percentage	None

I

PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—*For detailed description of funds and method of operation see 1928 Report, page 351.*

Managing Director, Antoni Lesage

Capital

Authorized	$1,000,000 00
Subscribed	350,000 00
Paid up	319,000 00

Statement for the Year Ending 31st December, 1928

Company Funds

BALANCE SHEET

Assets

Book value of bonds		$6,119 63
Book value of real estate		155,000 00
Contributions and entrance fees, due		91,118 35
Sundry accounts receivable		4,080 90
Commission costs		121,552 00
Sundry deferred charges		12,322 08
Advances to annuity fund		5,963 02
Furniture and fixtures		3,948 68
Total Assets		$400,167 66

Liabilities

Bank overdraft		$731 57
Agents' commissions,etc		34,088 72
Reserve for depreciation on real estate		1,068 06
Contributions paid in advance		15,796 72
Capital paid in	$319,000 00	
Balance profit and loss account	29,482 59	
		348,482 59
Total Liabilities		$400,167 66

Revenue Account

Income

Contributions of members	$159,430 50
Entrance fees	32,805 00
Interest on investments	1,430 89
Real estate income	9,612 56
Head Office premises written up	101 88
Total Income	$203,380 83

Expenditure

Salaries	$34,434 66
Collection charges	30,516 53
Commissions	33,723 63
All other expenditure	53,545 04
Contributions and entrance fees of past years written off	27,509 85
Agents' balances written off	32 85
Balance carried to profit and loss account	23,618 27
Total Expenditure	$203,380 83

Profit and Loss Account

Balance brought forward from previous year	$23,364 32
Amount transferred from revenue account	23,618 27
Total	$46,982 59
Dividends to shareholders	$17,500 00
Balance carried forward	29,482 59
Total	$46,982 59

Pension Fund

BALANCE SHEET

Assets

Mortgage loans on real estate	$877,915 48
Book value of bonds, debentures, etc.	5,322,613 27
Cash in banks	155,722 60
Interest due and accrued	87,205 22
Assessments due and unpaid	331,106 25
Total Assets	$6,774,562 82

Liabilities

Assessments paid in advance	$60,195 94
Reserve for assessments past due	331,106 25
Principal of pension fund	6,383,260 63
Total Liabilities	$6,774,562 82

Receipts

Assessments	$490,860 97
Assessments paid in advance	3,517 07
Interest on investments	321,542 01
All other income	3,974 90
Total Receipts	$819,894 95

Disbursements

Assessments refunded to estates of deceased members	$14,205 25

Principal of Pension Fund

Revenue of active members (82,087 holding 198,617 shares)	$4,228,578 00
Assessments forfeited paid by lapsed members	323,626 05
Interest in investments	2,106,358 40
Fines, exchanges, profits and adjustments	55,804 43
	$6,714,366 88
Reserve for assessments past due	331,106 25
	$6,383,260 63

Annuity Fund

BALANCE SHEET

Assets

Book value of bonds, debentures, etc.	$20,719 80
Cash on hand and in banks	14,924 02
Interest due and accrued	311 87
Deferred organization expenses	5,963 02
Other assets	2,095 16
	$44,013 87

Liabilities

Net liability under annuity contracts	$34,213 87
Owing to company funds	9,800 00
	$44,013 87

Revenue Account

Income

Consideration for annuities	$394 84
Interest on investments	631 83
Profit on lapsed contracts	197 08
	$1,223 75

Disbursements

Annuities	$100 00
General expense	105 00
Surplus of income over disbursements (applied against deferred organization expense)	1,018 75
	$1,223 75

Business in Ontario

Assessments, contributions, etc.—entrance fees	$409 00
contributions	954 00
assessments	3,511 25
Total	$4,874 25

	Members	Shares
Total membership in Ontario, December 31st, 1927	331	664
New members joined during year	231	848
Total	564	1,512
Old members lapsed during year	10	14
Total membership in Ontario, December 31st, 1928	554	1,498

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—*For detailed description of funds and method of operation, see 1928 Report, page 352.*

OFFICERS AND DIRECTORS

Officers.—President, Leon Trepanier, Montreal; 1st Vice-President, Aime Parent, Montreal; 2nd Vice-President, J. W. Deziel, Montreal; Manager, Jules DeSerres, Montreal; General Secretary, V. E. Beaupre, Montreal; General Treasurer, J. A. Bariteau, Montreal.

Directors.—J. C. Beauchamp, Victor Morin, J. V. Desaulniers, Guy Vanier, J. R. Poirier, Francis Payette, Adjutor Perron, J. A. Bernier, all of Montreal; J. O. Moquin, Longueuil, Que.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement

As of December 31st, 1928

Assets

Cash on hand and in banks		$265,882 05
Bonds	$2,515,448 76	
Accrued interest	33,557 20	
		2,549,005 96
Mortgages	$2,881,993 24	
Accrued interest	46,085 34	
		2,928,078 58
		$5,742,966 59

Liabilities

Caisse Nationale d'Economie:		
Capital 1st Period Pension Fund	$4,932,035 42	
Capital 2nd Period Pension Fund	79,530 84	
		$5,011,566 26
General Reserve Fund, 1st Period:		
Capital revenue	$282,042 03	
Reserve for buildings	8,241 70	
Joint certificate reserve	17,996 53	
Family certificate reserve	25,596 75	
Contributions for both Caisses—Death of donors	928 00	
		334,805 01
General Reserve Fund, 2nd Period:		
Guaranteed minimum annuity certificate reserve	$58,853 77	
Surplus	2,941 35	
		61,795 12
Pensioners (unpaid pensions, 1920-1928)		9,217 36
Caisse de Remboursement:		
Guarantee reserve fund	$312,808 20	
Contingent surplus	12,774 64	
		325,582 84
		$5,742,966 59

Summary Statement of Operations for the Year Ended December 31st, 1928

I. Caisse Nationale d'Economie

First Period

Capital:			
Balance, December 31st, 1927		$4,511,398 77	
Contributions paid by members		420,636 65	
			$4,932,035 42
General Reserve:			
A. *Capital Revenue:*			
Balance, December 31st, 1927	$265,588 61		
Transferred from Pension Fund Revenue Account:			
Excess of 1928 revenue over 1927	12,069 54		
Reserved for buildings	8,241 70		
Interest earned	27 29		
Profit on sale of bonds	483 20		
Confiscated pensions	1,178 70		
Interest earned	11,817 02		
Special premiums	3,123 94		
	$302,530 00		
Less—Contributed to pension revenue account to equalize pension payments for 1928	12,246 27		
Balance, December 31st, 1928		$290,283 73	
B. *Joint Certificates:*			
Balance, December 31st, 1927	$10,263 07		
Contributions	7,800 77		
Interest earned	640 19		
	$18,704 03		
Less—Contributions for both caisses—donor's death	707 50		
Balance, December 31st, 1928		$17,996 53	
C. *Family Certificates:*			
Balance, December 31st, 1927	$5,162 69		
Contributions	19,957 73		
Interest earned	696 83		
	$25,817 25		
Less—Contributions for both caisses—donor's death	220 50		
		$25,596 75	
Reserved for death of donors—both caisses		928 00	
			334,805 01
Pension Fund Revenue Account:			
Interest revenue on capital fund investments		$270,519 27	
Interest earned		27 29	
		$270,546 56	
Less—Transferred to General Reserve:			
Excess of 1928 revenue over 1927	$12,069 54		
Interest earned	27 29		
		$12,096 83	
		$258,449 73	
Add—Contributed from General Reserve		12,246 27	
Transferred to pensioners' account		$270,696 00	
Pensioners' Account:			
Balance unpaid pensions, December 31st, 1927		$7,206 98	
1928 pensions (from pension fund revenue account)		270,696 00	
		$277,902 98	
Less—Paid 1928 pensioners	$265,729 00		
Paid pensioners of previous years	1,777 92		
Confiscated pensions transferred to general reserve	1,178 70		
		$268,685 62	
Balance unpaid pensions, December 31st, 1928			9,217 36

Second Period

Capital:			
Balance, December 31st, 1927		$68,223 74	
Interest revenue		3,728 10	
Contributions paid by members		7,579 00	
Balance, December 31st, 1928			79,530 84

General Reserve:			
Guaranteed Minimum Annuities:			
Balance, December 31st, 1927		$43,740 26	
Interest earned		2,634 61	
Contributions paid by members		15,420 25	
		$61,795 12	
Statutory Reserve, December 31st, 1928		$58,853 77	
Surplus		2,941 35	
			$61,795 12
Total Funds			$5,417,385 75

II. Caisse de Remboursement

Guarantee Fund (Contributions Capital):			
Balance, December 31st, 1927		$264,809 78	
Contributions paid by members		47,998 42	
Interest earned	$15,251 06		
Less—Paid to heirs of deceased members	9,253 60		
Transferred to Contingent Fund	$5,997 46		
Balance, December 31st, 1928			$312,808 20
Contingent Fund:			
Balance, December 31st, 1927		$11,336 97	
Interest earned		440 21	
Transferred from Guarantee Fund		5,997 46	
		$17,774 64	
Less—Donated to La Societe St. Jean Baptiste		5,000 00	
Balance, December 31st, 1928			12,774 64
Total Funds			$325,582 84

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

Balance, December 31st, 1927			$9,315 72
Revenue:			
Caisse d'Economie:			
Entrance fees—First period	$66,203 25		
Contributions—First period	110,555 93		
Second period	3,561 90		
Fines	5,724 65		
Interest on bank account	677 84		
		$186,723 57	
Caisse de Remboursement:			
Entrance fees and renewals—			
First period	$26,587 72		
Second period	806 80		
		27,394 52	
			$214,118 09
			$223,433 81
Expenditure:			
Commissions to agents		$97,301 14	
Administration expenses		52,132 69	
Publicity, extension and organization		35,501 84	
Provision for losses through agents		6,228 21	
Depreciation		2,818 18	
Fees—Societe Nationale de Fiducie		13,549 34	
			207,531 40
Balance, December 31st, 1928			$15,902 41

II

ANNUAL STATEMENT

ABSTRACTS

A

JOINT STOCK INSURANCE COMPANIES

I. LIFE

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES: INCOME AND DISBURSEMENTS

I.—LIFE

Assets, December 31st, 1928

Name of Company	Ledger Assets										Non-Ledger Assets			
	Real estate less encumbrances thereon*	Mortgage loans on real estate*	Loans on collateral*	Stocks, bonds and debentures*	Policy loans	Cash on hand or in banks	Other ledger assets	Total ledger assets	Interest and rents due and accrued	License re-insurance on losses paid	Outstanding and deferred premiums and annuity consideration	Other non-ledger assets	Total non-ledger assets	Total assets
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life	3,600 00	293,145 48	.....	233,379 23	18,153 74	10,704 35	3,211 39	562,194 19	7,643 38	.....	51,682 95	.....	59,326 33	621,520 52
Empire Life Ins. Co.	.....	283,200 00	.....	330,151 61	13,530 29	11,388 62	.....	638,270 52	7,801 32	.....	44,009 24	8,811 77	60,622 33	698,892 85
Equity Life Ass'ce Co.	.....	553,220 48	.....	599,244 85	232,409 76	2,431 12	.....	1,387,306 21	21,528 63	.....	22,209 36	.....	43,737 99	1,431,044 20
Ontario Equitable	129,973 71	2,795,372 89	.....	1,507,916 24	436,297 01	17,734 16	62,911 27	4,950,205 28	65,122 38	.....	161,883 62	†26,776 74	253,782 74	5,203,988 02
Totals	133,573 71	3,924,938 85	.....	2,670,691 93	700,390 80	42,258 25	66,122 66	7,537,976 20	102,095 71	.....	279,785 17	35,588 51	417,469 39	7,955,445 59

*Book value.
†Market value securities and bonds over book value.
The amounts of deposits (par value) pursuant to Sec. 38 of The Insurance Act at date of publication are as follows: Commonwealth Life and Accident—transferred to Empire Life; Empire Life, $103,000; Equity Life, $55,000; Ontario Equitable, $55,000.

Liabilities, December 31st, 1928

Name of Company	Net liability under contracts in force for payments not due (Reserve).	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims	Miscellaneous liability under assurance contracts	Taxes due and accrued	Expenses, commissions, etc.	Borrowed money and bank overdrafts	All other liabilities	Reserve, special or surplus funds	Dividends to shareholders due and unpaid	Balance of shareholders' surplus account	Total of all liabilities except capital stock	Capital stock paid up	Net amount at risk
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life	467,135 00	1,000 00	.....	5,695 37	.....	1,781 42	.....	.....	2,500 00	.....	.....	478,111 79	146,235 00	7,102,290 00
Empire Life Insurance Co.	302,775 00	.....	13000 00	955 42	2,997 34	9,063 60	.....	7,676 22	40000 00	.....	.....	376,467 58	299,640 00	8,053,479 00
Equity Life Ass'ce Co.	1,204,976 00	6,000 00	.....	6,310 95	2,500 00	375 00	18,750 78	295 32	1,500 00	.....	.....	1,240,708 05	35,400 00	6,221,111 00
Ontario Equitable	3,643,725 00	31,043 00	3,957 00	25,350 69	.....	307 71	690,000 00	6,249 65	70,900 00	.....	.....	4,471,533 05	484,140 00	36,985,534 00
Totals	5,618,611 00	38,043 00	16,957 00	38,312 43	5,497 34	11,527 73	708,750 78	14,221 19	114,900 00	.....	.....	6,566,820 47	965,415 00	58,362,414 00

Income for the Year Ending December 31st, 1928

Name of Company	Assurance premiums and consideration for annuities	Consideration for supplementary contracts	Amounts left with company (arising out of assurance contracts)	Interest, dividends and rent	Gross profit on sale or maturity of ledger assets	All other income	Total income (excluding receipts on account of capital stock)	Paid on capital stock	Premium on capital
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Co	224,205 39	.....	4,000 00	23,385 38	.....	521 50	252,112 27	40,300 00	104,434 00
Empire Life Insurance Company	218,006 49	.....	.....	23,510 29	.....	.....	241,516 78	*157,050 00	188,579 50
Equity Life Assurance Company	169,194 04	.....	.....	80,141 70	9,207 21	3,604 00	262,146 95	.....	.....
Ontario Equitable Life and Accident	1,071,268 28	.....	.....	246,908 29	40,829 62	.....	1,359,006 19	122,340 00	172,707 58
Totals	1,682,674 20	.....	4,000 00	373,945 66	50,036 83	4,125 50	2,114,782 19	319,690 00	465,721 08

*Includes stock dividend of $79,555.00.

Disbursements for the Year Ending December 31st, 1928

Name of Company	Taxes, licenses and fees	Head office, branch office and agency expenses	All other expenses	Total expenses	In respect of assurance and annuity contracts	Supplementary contracts, premium reductions and deposits withdrawn	Dividends to shareholders	Gross loss on sale or maturity of ledger assets	All other disbursements	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Commonwealth Life and Accident Company	2,873 71	101,664 25	51,220 36	155,758 32	39,649 00	.....	.....	.....	.....	195,407 32
Empire Life Insurance Company	4,470 22	145,146 33	100,013 63	249,630 18	.....	14,851 86	.....	.....	.....	264,482 04
Equity Life Assurance Company	2,687 69	34,700 19	5,040 24	42,428 12	128,483 57	.....	3,540 00	.....	.....	174,451 69
Ontario Equitable and Accident	21,085 78	311,266 52	101,376 74	433,729 04	307,077 91	.....	22,149 90	.....	.....	762,956 85
Totals	31,117 40	592,777 29	257,650 97	881,545 66	475,210 48	14,851 86	25,689 90	.....	.....	1,397,297 90

II.—FIRE AND OTHER CLASSES

Assets, December 31st, 1928

Name of Company	Real estate (less encumbrances thereon)	Mortgage loans on real estate	Book value of bonds, debentures and debenture stocks	Book value of stocks	Cash on hand and in banks	Interest, dividends and rents due and accrued	Agents' balances and bills receivable on account of same	Bills receivable, miscellaneous	Reinsurance on losses paid	Other assets	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	.....	.....	272,750 64	.....	30,877 11	2,548 48	25,076 31	.....	.....	.....	331,252 54	10,794 69
Hand-in-Hand Insurance Co.	.....	19,350 00	437,172 92	250 00	61,277 40	6,030 50	7,741 27	.....	.....	.....	531,822 09	51 62
Merchants Fire Insurance Co.	146,163 52	20,500 00	538,510 05	.....	62,885 87	5,663 72	16,470 43	.....	.....	.....	790,193 59	1,167 11
Pilot Automobile and Accident Insurance Co.	.....	.....	151,517 36	.....	6,860 32	2,606 04	12,250 50	.....	363 30	200 00	173,797 52	8,362 52
Provident Assurance Co.	153,819 22	3,000 00	185,226 50	63,758 50	73,609 21	2,312 42	227,563 89	1,801 41	.....	*296,377 67	1,007,468 82	8,445 20
Queen City Fire Insurance Co.	72,000 00	4,060 00	602,112 09	55,883 26	53,844 12	8,480 94	10,833 66	.....	.....	.....	807,214 07	518 86
†Stanstead & Sherbrooke Fire Insurance Co.	28,994 06	134,588 00	539,866 33	.....	16,359 58	11,773 56	31,910 09	.....	2,551 63	1,526 56	767,569 81	8,495 13
Toronto Casualty Co.	.....	66,100 00	857,372 22	.....	176,230 02	9,023 01	153,066 23	91 50	9,686 02	3,223 30	1,274,792 30	16,127 65
Wellington Fire Insurance Co.	.....	2,352 45	380,116 10	10,627 50	18,553 76	3,557 16	33,016 77	.....	.....	.....	448,223 74	4,210 06
Totals	400,976 80	249,950 45	3,964,644 21	130,519 26	500,497 39	51,995 83	517,929 15	1,892 91	12,600 95	301,327 53	6,132,334 48	58,172 84

*Includes call loans $192,875.00.

The amounts of deposits (par value) pursuant to Sec. 38 of the Insurance Act at date of publication are as follows: Federal Fire Insurance Co., $51,435.85; Hand-in-Hand Insurance Co., $97,489.72; Merchants Fire Insurance Co., $137,421.89; Pilot Automobile and Accident Insurance Co., $26,000; Provident Assurance Co., $75,000; Queen City Fire Insurance Co., $73,893.33; Stanstead and Sherbrooke Fire Insurance Co., $51,500: Toronto Casualty, Fire and Marine, $92,000.00; Wellington Fire Insurance Co., $100,000.

Liabilities, December 31st, 1928

Name of Company	Provision for unpaid claims in Ontario	Provision for unpaid claims elsewhere than in Ontario	Reserve of unearned premiums in Ontario	Reserve of unearned premiums elsewhere than in Ontario	Dividends to shareholders	Taxes and other expenses due and accrued	All other liabilities	Total liabilities except capital stock	Excess assets over liabilities excluding capital stock	Capital stock paid in cash
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.	3,484 49	.....	117,500 28	.....	.....	11,782 48	.....	132,767 25	198,485 29	125,000 00
Hand-in-Hand Insurance Co.	4,061 22	.....	*64,208 75	.....	.....	3,163 45	237,094 75	308,528 17	223,293 92	100,000 00
Merchants Fire Insurance Co.	4,010 00	.....	201,908 87	.....	.....	7,366 32	.....	213,285 19	576,908 40	150,000 00
Pilot Automobile and Accident Insurance Co.	34,066 76	.....	50,637 55	.....	.....	4,955 51	.....	89,659 82	84,137 70	75,000 00
Provident Assurance Co.	2,905 50	210,730 97	23,383 94	178,842 28	.....	17,735 49	a334,690 59	768,288 77	239,180 05	251,205 00
Queen City Fire Insurance Co.	3,488 28	.....	*111,947 77	.....	27 00	5,418 63	121,543 02	242,424 70	564,789 37	100,000 00
†Stanstead & Sherbrooke Fire Insurance Co.	.....	.....	*13,687 05	*148,583 84	.....	.....	7,375 78	169,646 67	597,923 14	108,000 00
Toronto Casualty Company	58,603 25	115,089 35	183,258 15	88,807 06	.....	17,152 67	137,211 59	600,122 07	674,670 23	445,118 50
Wellington Fire Insurance Co.	2,790 16	746 06	147,062 98	.....	.....	5,601 85	20,937 24	177,138 29	271,085 45	150,000 00
Totals	113,409 66	326,566 38	913,595 34	416,233 18	27 00	73,176 40	858,852 97	2,701,860 93	3,430,473 55	1,504,323 50

*Reserve of unearned premiums carried out at 100 per cent.

†A stock-mutual company limited in Ontario to fire insurance on the cash plan.

a. Includes reserve on life policies in Quebec, $148,000.00.

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario	Net premiums written elsewhere	Total net premiums written	Net premiums earned in Ontario	Net premiums earned elsewhere	Total net premiums earned	Net claims and adjustment expenses in Ontario	Net claims and adjustment expenses elsewhere	Net commissions and other expenses in Ontario	Net commissions and other expenses elsewhere	Total net claims, commissions, adjustment and other expenses	Underwriting profit
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Ins. Co....	151,648 53	.....	151,648 53	139,899 71	.....	139,899 71	62,719 86	.....	63,721 50	.....	126,441 36	13,458 35
Hand-in-Hand Ins. Co..	92,935 50	.....	92,935 50	99,340 86	.....	99,340 86	43,458 46	.....	39,636 26	.....	83,094 72	16,246 14
Merchants Fire Ins. Co..	254,719 21	.....	254,719 21	254,659 73	.....	254,659 73	102,764 81	.....	121,125 07	.....	223,889 88	30,769 85
Pilot Automobile and Accident Ins. Co.....	165,275 69	.....	165,275 69	125,065 45	.....	125,065 45	74,963 85	.....	78,805 34	.....	153,769 19	***28,703 74**
Provident Ass'ce Co....	44,713 28	960,753 23	1,005,466 51	47,311 52	926,507 37	973,818 89	30,043 99	553,034 08	13,868 84	291,541 07	888,487 98	85,330 91
Queen City Fire Ins. Co.	117,961 88	.....	117,961 88	119,811 16	.....	119,811 16	38,742 88	.....	50,766 11	.....	89,508 99	30,302 17
Stanstead & Sherbrooke Fire Ins. Co.....	21,808 45	221,657 01	243,465 46	8,121 40	207,942 14	216,063 54	4,366 87	61,944 12	9,692 49	79,771 96	155,775 44	60,288 10
Toronto Casualty Co....	393,219 85	315,498 62	708,718 47	340,828 91	319,228 17	660,057 08	207,404 63	250,193 38	225,553 70	78,059 16	761,210 87	***101,153 79**
Wellington Fire Ins. Co.	232,786 60	9,121 59	241,908 19	218,144 06	9,121 59	227,265 65	81,486 77	1,341 65	109,959 11	2,736 48	195,524 01	31,741 64
Totals.....	1,475,068 99	1,507,030 45	2,982,099 44	1,353,182 80	1,462,799 27	2,815,982 07	645,952 12	866,513 23	713,128 42	452,108 67	2,677,702 44	138,279 63

*Loss.

Name of Company	Interest, dividends and rents earned	Bad debts recovered previously written off	Increase market value of investments	Other gains	Total other revenue	Interest on money borrowed for investment	Bad debts written off	Decrease in market value of investments	Other losses	Total other expenditure	Excess of other revenue over other expenditure	Total net profit for year
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Federal Fire Insurance Co.....	12,862 46	.....	.....	.....	12,862 46	.....	.....	.....	.....	.....	12,862 46	26,320 81
Hand-in-Hand Insurance Co.....	15,682 69	.....	.....	3 00	15,685 69	.....	228 59	.....	.....	228 59	15,457 10	31,703 24
Merchants Fire Insurance Co.....	32,332 51	.....	.....	531 82	32,864 33	.....	.....	.....	.....	.....	32,864 33	63,634 18
Pilot Automobile and Accident Ins. Co.	4,436 59	.....	.....	.....	4,436 59	.....	.....	.....	3,782 00	3,782 00	654 59	***28,049 15**
Provident Assurance Co.....	23,343 77	4,178 01	.....	64 20	27,585 98	.....	10,918 37	10,496 03	.....	21,414 40	6,171 38	91,502 49
Queen City Fire Insurance Co.....	32,881 59	.....	.....	268 78	33,150 37	.....	20 18	.....	.....	20 18	33,130 19	63,432 36
Stanstead & Sherbrooke Fire Ins. Co..	36,893 65	.....	.....	3,825 15	40,718 80	.....	.....	.....	.....	.....	40,718 80	101,006 90
Toronto Casualty Co.....	8,909 03	.....	.....	22,048 91	30,957 94	.....	716 02	13,628 16	.....	14,344 18	16,613 76	***84,540 03**
Wellington Fire Insurance Company..	15,601 79	.....	.....	.....	15,601 79	.....	.....	.....	.....	.....	15,601 79	47,343 43
Totals.....	182,944 08	4,178 01	.....	26,741 86	213,863 95	.....	11,883 16	24,124 19	3,782 00	39,789 35	174,074 60	312,354 23

*Loss.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario						Ontario and elsewhere					
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
Federal Fire Insurance Company												
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Fire	26,369,762 00	32,343,574 00	251,327 56	99,679 03	151,648 53	60,444 88	26,369,762 00	32,343,574 00	251,327 56	99,679 03	151,648 53	60,444 88
Hand-in-Hand Insurance Company												
Fire	10,968,389 00	13,066,327 00	95,609 87	13,077 07	82,532 80	37,967 01	10,968,389 00	13,066,327 00	95,609 87	13,077 07	82,532 80	37,967 01
Automobile	.....	.....	7,455 59	1,367 59	6,088 00	3,163 72	.....	.....	7,455 59	1,367 59	6,088 00	3,163 72
Plate Glass	.....	.....	4,558 80	244 10	4,314 70	661 31	.....	.....	4,558 80	244 10	4,314 70	661 31
Totals	10,968,389 00	13,066,327 00	107,624 26	14,688 76	92,935 50	41,792 04	10,968,389 00	13,066,327 00	107,624 26	14,688 76	92,935 50	41,792 04
Merchants Fire Insurance Company												
Fire	33,846,776 00	59,777,417 00	294,144 01	47,408 04	246,735 97	93,868 82	33,846,776 00	59,777,417 00	294,144 01	47,408 04	246,735 97	93,868 82
Automobile	.....	.....	10,527 66	2,544 42	7,983 24	5,432 83	.....	.....	10,527 66	2,544 42	7,983 24	5,432 83
Totals	33,846,776 00	59,777,417 00	304,671 67	49,952 46	254,719 21	99,301 65	33,846,776 00	59,777,417 00	304,671 67	49,952 46	254,719 21	99,301 65
Pilot Automobile and Accident Insurance Company												
Fire	695,250 00	671,083 00	4,173 53	968 38	3,205 15	395 00	695,250 00	671,083 00	4,173 53	968 38	3,205 15	395 00
Automobile	.....	.....	186,151 37	30,386 59	155,764 78	65,971 83	.....	.....	186,151 37	30,386 59	155,764 78	65,971 83
Inland Transportation	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Accident and Sickness	.....	.....	3,699 47	656 79	3,042 68	2,432 18	.....	.....	3,699 47	656 79	3,042 68	2,432 18
Burglary	.....	.....	1,603 97	117 71	1,486 26	117 20	.....	.....	1,603 97	117 71	1,486 26	117 20
Liability	.....	.....	252 15	61 43	190 72	.....	.....	.....	252 15	61 43	190 72	.....
Guarantee	.....	.....	1,305 64	139 36	1,166 28	.....	.....	.....	1,305 64	139 36	1,166 28	.....
Plate Glass	.....	.....	441 85	22 03	419 82	119 99	.....	.....	441 85	22 03	419 82	119 99
Totals	695,250 00	671,083 00	197,627 98	32,352 29	165,275 69	69,036 20	695,250 00	671,083 00	197,627 98	32,352 29	165,275 69	69,036 20

Provident Assurance Company

Fire	6,311,886 50	4,248,447 50	69,652 89	38,566 25	31,086 64	21,898 78	20,929,641 00	16,350,957 88	267,863 81	145,137 91	122,725 90	62,615 38
Automobile			9,008 35	6,087 40	2,920 95	2,197 92			383,906 61	162,484 36	221,422 25	107,412 99
Accident and Sickness			*2,116 80	*619 90	*1,496 90	*784 89			*17,434 84	*6,097 23	*11,337 61	42,530 03
Combined Accident and Sickness			8,643 70	341 65	8,302 05	3,643 49			80,583 19	1,670 70	78,912 49	
Guarantee			268 18		268 18	150 00			30,831 69	13,187 08	17,644 61	7,496 93
Plate Glass			141 78	17 03	124 75	36 43			8,167 02	1,465 19	6,701 83	1,884 40
Burglary			211 71	66 32	145 39	25 00			25,392 19	7,626 91	17,765 28	8,769 32
Employers' Liabil.									830,505 44	368,844 97	461,660 47	288,633 37
Public Liability			618 42	250 00	368 42	50 00			34,711 13	13,167 59	21,543 54	
Life									52,736 44	6,983 91	45,752 53	24,971 60
Totals	6,311,886 50	4,248,447 50	90,661 83	45,948 55	44,713 28	28,786 51	20,929,641 00	16,350,957 88	1,732,132 36	726,665 85	1,005,466 51	544,314 02

*Provident Assurance Company Accident and Sickness not divided.

Queen City Fire Insurance Company

Fire	18,002,467 00	30,439,693 00	131,874 84	13,912 96	117,961 88	37,581 42	18,002,467 00	30,439,693 00	131,874 84	13,912 96	117,961 88	37,581 42

Stanstead and Sherbrooke Fire Insurance Co.

Fire	4,139,913 00	2,124,979 00	39,286 78	17,478 33	21,808 45	3,996 82	31,477,082 00	24,811,595 00	407,482 99	164,017 53	243,465 46	64,298 04

Toronto Casualty Fire and Marine Insurance Company

Fire	24,053,288 00	11,919,553 00	278,473 93	197,442 72	81,031 21	*42,699 76	32,907,402 00	15,588,082 50	404,356 05	291,932 90	112,423 15	61,138 73
Accident			11,480 40	1,890 10	9,590 30	8,923 99			12,617 42	2,045 62	10,571 80	18,128 93
Sickness			11,451 03	753 79	10,697 24				20,415 38	5,624 89	14,790 49	
Marine			218 00	12 87	205 13	409 10			218 00	12 87	205 13	409 10
Inland Transportation			29,147 26	12,488 32	16,658 94	6,107 36			29,745 74	12,613 32	17,132 42	6,107 36
Automobile			293,429 57	65,116 60	228,312 97	122,145 45			489,087 30	126,229 17	362,858 13	208,549 56
Guarantee			10,397 67	3,500 34	6,897 33	3,203 67			29,087 20	4,299 09	24,788 11	20,155 46
Liability			28,048 28	6,589 03	21,459 25	4,288 77			233,480 08	104,007 61	129,472 47	94,885 85
Burglary			3,175 78	447 54	2,728 24	143 69			9,034 03	2,210 38	6,823 65	2,122 32
Tornado			4,435 66	2,226 51	2,209 15				8,282 98	4,448 29	3,834 69	
Blanket Residence			10,381 01	2,870 35	7,510 66	1,439 18			22,958 28	5,875 46	17,082 82	4,018 47
Laundry Bundle			76 27		76 27	139 81			76 27		76 27	139 81
Plate Glass			6,350 40	507 24	5,843 16	1,781 50			9,790 87	1,131 53	8,659 34	4,628 92
Totals	24,053,288 00	11,919,553 00	687,065 26	293,845 41	393,219 85	191,282 28	32,907,402 00	15,588,082 50	1,269,149 60	560,431 13	708,718 47	420,284 51

*Fire losses incurred include Tornado.

Wellington Fire Insurance Company

Fire	41,971,157 00	43,512,813 00	386,550 74	153,764 14	232,786 60	78,861 87	41,971,157 00	43,512,813 00	404,793 92	162,885 73	241,908 19	80,146 63

B

MUTUAL INSURANCE CORPORATIONS

I Farmers Mutuals—Fire
II Farmers Mutuals—Weather
III Associated New England Factory Mutuals

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

ASSETS, DECEMBER 31ST, 1928.

	Name of Corporation	Real estate	Mortgages, bonds, debentures and other securities.	Cash	Agents' balances	Instalments of 1928 unpaid	Assessments of 1928 unpaid	Unassessed premium note capital	Interest due and accrued	All other assets	Total assets	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	.....	18,890 00	8,019 08	.....	.....	.....	52,588 05	.....	.....	79,497 13	1
2	Amherst Island	.....	3,000 00	5,450 10	.....	.....	.....	11,461 20	.....	.....	19,911 30	2
3	Ayr	.....	19,164 30	31,080 27	.....	880 54	138 88	202,729 89	262 50	.....	254,256 38	3
4	Bay of Quinte	.....	.....	3,717 45	.....	538 70	.....	129,491 96	.....	.....	133,748 11	4
5	Bertie and Willoughby	.....	30,645 32	205 01	.....	581 29	.....	158,202 85	561 13	.....	190,195 60	5
6	Blanshard	.....	15,000 00	2,971 05	.....	1,017 78	.....	87,197 61	.....	.....	106,186 44	6
7	Blenheim	.....	.....	17,236 24	.....	.....	.....	79,924 07	.....	.....	97,160 31	7
8	Brant	.....	.....	14,748 52	1,433 15	.....	.....	171,309 62	.....	.....	187,491 29	8
9	Canadian Millers	.....	358,485 77	6,924 34	.....	1,184 25	.....	108,611 63	8,142 05	.....	483,348 04	9
10	Caradoc	.....	20,982 00	571 01	.....	142 62	.....	108,999 03	126 39	1,363 64	132,184 69	10
11	Clinton	.....	.....	1,781 46	.....	945 63	.....	107,370 24	.....	.....	110,097 33	11
12	Culross	.....	5,000 00	10,037 14	.....	1,101 75	.....	64,640 42	100 00	.....	80,879 31	12
13	Dereham and W. Oxford	.....	18,600 00	3,453 85	.....	1,186 40	.....	118,321 43	217 34	.....	141,779 02	13
14	Dorchester, N. and S.	.....	.....	24,555 23	.....	905 05	.....	223,200 48	.....	.....	248,660 76	14
15	Downie	.....	20,000 00	10,697 48	.....	134 30	.....	95,006 37	.....	.....	125,838 15	15
16	Dufferin Farmers	.....	11,419 69	15,712 81	.....	974 58	.....	200,317 84	141 02	268 98	228,834 92	16
17	Dumfries N. and Waterloo S.	.....	12,000 00	2,442 70	.....	2,724 02	762 90	302,183 44	208 33	.....	320,321 39	17
18	Dunwich	.....	11,000 00	12,044 81	.....	858 30	.....	137,214 61	96 00	.....	161,213 72	18
19	Easthope South	.....	40,116 00	31,588 74	.....	1,140 89	325 59	275,926 01	668 32	.....	349,765 55	19
20	Ekfrid	.....	.....	6,324 64	.....	701 10	.....	93,208 84	.....	.....	100,234 58	20
21	Elma Farmers	.....	30,000 00	9,531 02	.....	382 55	80 20	381,731 83	.....	.....	421,725 60	21
22	Eramosa	.....	12,000 00	1,637 04	.....	1,000 55	.....	139,723 95	.....	.....	154,361 54	22
23	Erie Farmers	.....	10,000 00	6,248 48	.....	708 08	18 40	125,010 16	521 21	.....	142,506 33	23
24	Farmers' Central	5,800 00	136,200 00	15,746 94	.....	692 55	.....	957,744 71	1,737 52	.....	1,117,921 72	24
25	Farmers' Union	.....	52,075 00	5,158 74	.....	9,118 60	.....	609,618 86	745 10	23 80	676,740 10	25
26	Formosa	.....	13,200 00	20,724 38	.....	1,095 40	.....	265,869 16	.....	.....	300,888 94	26
27	Germania	.....	15,000 00	6,657 21	.....	556 46	1,249 91	295,370 90	217 50	.....	310,051 98	27
28	Glengarry Farmers	.....	11,621 08	27,324 78	.....	.....	.....	211,383 50	.....	.....	250,329 36	28
29	Grand River	.....	5,000 00	10,460 98	.....	1,175 96	.....	98,010 60	.....	.....	114,647 54	29
30	Grenville Patron	1,832 80	28,519 28	16,677 96	.....	1,086 51	.....	272,558 77	.....	.....	320,675 32	30

31	Grey and Bruce	2,000 00	7,905 82	4,615 25	.....	1,303 50	.....	172,765 84	50 05	.....	188,640 46	31
32	Guelph Township	.....	.....	2,590 06	.....	277 65	.....	49,016 03	.....	.....	51,883 74	32
33	Halton Union	.....	23,000 00	46,714 22	.....	.....	.....	290,607 00	513 50	.....	360,834 72	33
34	Hamilton Township	.....	15,964 80	5,925 44	.....	850 45	.....	131,141 67	169 81	.....	154,052 17	34
35	Hay Township	.....	20,926 43	4,657 11	.....	255 55	.....	201,027 13	.....	.....	226,866 22	35
36	Hopewell Creek	.....	.....	8,141 79	.....	81 75	13 50	19,336 55	.....	.....	27,573 59	36
37	Howard Farmers	.....	.....	3,975 64	.....	298 90	.....	239,975 94	.....	.....	244,250 48	37
38	Howick Farmers	1,300 00	56,010 50	2,997 96	.....	2,487 72	.....	411,866 53	603 23	.....	475,265 94	38
39	Kent and Essex	.....	109,087 81	8,044 44	.....	4,485 17	.....	587,933 80	.....	.....	709,551 22	39
40	Lambton Farmers	1,200 00	52,300 00	3,204 33	.....	3,748 70	.....	435,733 05	.....	.....	496,186 08	40
41	Lanark Farmers	.....	8,040 58	11,601 87	.....	2,239 54	.....	443,873 60	.....	.....	465,755 59	41
42	Lennox and Addington	.....	.....	13,120 36	.....	669 65	.....	93,565 26	.....	.....	107,355 27	42
43	Lobo	.....	30,800 00	2,116 34	.....	.....	.....	76,247 10	.....	.....	109,163 44	43
44	London Township	.....	42,738 50	6,873 11	.....	231 90	.....	43,680 11	533 42	.....	94,057 04	44
45	McGillivray	.....	20,500 00	1,295 33	.....	294 60	.....	33,845 65	1,344 78	1 15	57,281 51	45
46	McKillop	.....	9,000 00	3,465 79	.....	3,463 34	.....	212,106 98	35 50	582 47	228,654 08	46
47	Maple Leaf	.....	53,697 13	17,573 60	.....	4,102 25	.....	306,858 15	767 96	.....	382,999 09	47
48	Nichol	.....	.....	4,243 25	.....	1,069 83	8,099 30	119,566 31	.....	.....	132,978 69	48
49	Nissouri	.....	30,000 00	29,528 26	.....	169 81	.....	245,103 76	400 00	.....	305,201 83	49
50	Norfolk	.....	.....	769 76	.....	144 40	.....	118,916 96	.....	.....	119,831 12	50
51	North Kent	.....	.....	12,843 12	.....	1,209 40	.....	162,157 81	.....	.....	176,210 33	51
52	Oneida	.....	7,064 75	258 84	.....	53 81	.....	44,836 70	.....	.....	52,214 10	52
53	Ontario Threshermen's	.....	1,000 00	1,825 79	.....	582 75	.....	19,529 00	.....	.....	22,937 54	53
54	Osgoode	.....	.....	4,226 95	29 70	.....	.....	102,747 95	.....	.....	107,004 60	54
55	Otter	.....	.....	18,438 51	.....	1,747 35	.....	201,974 28	.....	.....	222,160 14	55
56	Oxford	.....	.....	7,244 43	.....	507 48	.....	51,891 26	.....	.....	59,643 17	56
57	Peel County	.....	50,700 00	27,185 93	4,262 45	181 00	.....	610,993 05	460 71	.....	693,783 14	57
58	Peel and Maryboro'	2,000 00	.....	10,179 68	.....	3,566 83	.....	305,400 89	.....	.....	321,147 40	58
59	Prescott Farmers	.....	4,550 00	3,583 61	219 42	658 28	.....	235,883 26	.....	1,900 00	246,794 57	59
60	Puslinch	.....	1,125 70	2,794 41	.....	851 69	.....	80,592 06	.....	.....	85,363 86	60
61	Saltfleet and Binbrook	400 00	23,054 21	7,193 62	.....	2,697 64	.....	132,168 32	.....	.....	165,513 79	61
62	Southwold Farmers	.....	5,000 00	1,938 20	.....	1,971 08	.....	81,883 51	.....	.....	90,792 79	62
63	Sydenham	8,500 00	40,000 00	16,874 80	1,353 52	2,317 55	.....	764,857 20	500 00	.....	834,403 07	63
64	Townsend Farmers	.....	17,671 23	2,656 76	.....	43 36	.....	85,552 62	.....	.....	105,923 97	64
65	Usborne and Hibbert	.....	36,000 00	19,858 53	.....	572 70	.....	268,125 45	700 00	.....	325,256 68	65
66	Walpole Farmers	2,500 00	.....	8,637 31	220 00	203 20	.....	134,441 78	.....	.....	146,002 29	66
67	Waterloo North	.....	137,900 00	13,782 88	.....	4,792 21	.....	683,636 11	4,219 12	.....	844,330 32	67
68	Wawanosh, West	.....	55,950 00	5,512 34	.....	556 93	.....	515,473 23	714 04	17 40	578,223 94	68
69	Westminster Township	.....	30,479 20	2,951 37	.....	.....	.....	120,022 95	.....	.....	153,453 52	69
70	Williams East	.....	9,500 00	1,604 67	.....	188 17	.....	64,813 28	.....	.....	76,106 12	70
71	Yarmouth	.....	.....	862 91	.....	173 10	.....	83,940 90	.....	.....	84,976 91	71
	Total	25,532 80	1,797,885 10	681,638 03	7,518 24	79,883 10	10,688 68	15,069,017 06	24,756 53	4,157 44	17,701,076 98	

I.—FARMERS MUTUAL FIRE INSURANCE CORPORATIONS

Liabilities, December 31st, 1928

	Name of Corporation	Losses: Reported but not adjusted	Losses: Adjusted	Losses: Resisted	Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash payments	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	
1	Algoma							12,027 07		12,027 07	1,685	2,959,560 00	1
2	Amherst Island							924 36		924 36	248	358,325 00	2
3	Ayr										2,272	8,746,080 00	3
4	Bay of Quinte				2,110 00					2,110 00	2,208	5,625,646 00	4
5	Bertie and Willoughby							4,575 42		4,575 42	1,703	4,994,138 00	5
6	Blanshard							285 71		285 71	1,001	3,327,290 00	6
7	Blenheim							172 22		172 22	869	3,478,320 00	7
8	Brant							1,801 08		1,801 08	1,849	7,196,555 00	8
9	Canadian Millers										422	1,466,550 00	9
10	Caradoc							38 40	123 07	161 47	1,095	4,337,352 00	10
11	Clinton							2,130 42		2,130 42	1,384	4,640,575 00	11
12	Culross							223 93		223 93	825	2,518,674 00	12
13	Dereham and W. Oxford							4,125 10		4,125 10	1,632	5,167,674 00	13
14	Dorchester, N and S							5,228 48		5,228 48	2,901	9,411,979 00	14
15	Downie							831 46		831 46	850	3,889,825 00	15
16	Dufferin Farmers							6 47		6 47	2,645	8,796,893 50	16
17	Dumfries and Waterloo, S.										3,232	13,686,558 00	17
18	Dunwich							323 32		323 32	1,378	5,546,025 00	18
19	Easthope, South										1,741	8,628,935 00	19
20	Ekfrid		500 00							500 00	1,342	4,331,596 00	20
21	Elma Farmers	2,075 00								2,075 00	1,424	8,188,625 00	21
22	Eramosa							58 13		58 13	1,450	3,228,475 00	22
23	Erie Farmers										1,499	5,095,352 00	23
24	Farmers' Central	400 00	900 00	2,200 00				44,243 03		47,743 03	15,101	38,988,675 00	24
25	Farmers' Union		4,052 06					79,363 35	787 00	84,202 41	9,915	26,068,420 00	25
26	Formosa	1,600 00						2,557 69		4,157 69	4,366	10,548,582 00	26
27	Germania							1,629 16		1,629 16	4,055	10,606,038 66	27
28	Glengarry Farmers'							29,292 55		29,292 55	4,585	9,929,300 00	28
29	Grand River	6,500 00						2,992 77		9,492 77	1,171	4,178,090 00	29
30	Grenville Patron							15,091 12		15,091 12	3,961	12,417,679 00	30

31	Grey and Bruce							198 46		198 46	3,027	6,813,175 00	31
32	Guelph Township										361	988,525 00	32
33	Halton Union							27,052 28		27,052 28	3,274	11,316,695 00	33
34	Hamilton Township							13,567 13	78 00	13,645 13	2,023	4,872,609 00	34
35	Hay Township										2,001	7,852,300 00	35
36	Hopewell Creek										337	804,010 00	36
37	Howard Farmers							3,565 08		3,565 08	2,644	10,096,673 00	37
38	Howick Farmers							4,310 87	479 95	4,790 82	6,359	16,642,815 00	38
39	Kent and Essex							72,285 86		72,285 86	6,703	22,961,289 00	39
40	Lambton Farmers							50,149 15		50,149 15	5,491	17,775,622 00	40
41	Lanark Farmers							6,346 71		6,346 71	7,706	19,105,203 00	41
42	Lennox and Addington							2,558 98	116 67	2,675 65	1,401	3,451,660 00	42
43	Lobo							6,499 31		6,499 31	936	3,203,533 00	43
44	London Township							10,776 20	273 00	11,049 20	1,572	4,958,000 00	44
45	McGillivray							3,266 49		3,266 49	600	1,441,115 00	45
46	McKillop		942 15						306 18	1,248 33	2,559	7,881,693 00	46
47	Maple Leaf							47,722 87	452 55	48,175 42	5,920	14,611,463 00	47
48	Nichol				7,000 00			3,157 62		10,157 62	2,141	6,554,015 00	48
49	Nissouri							3,602 84	351 42	3,954 26	2,335	10,411,466 00	49
50	Norfolk							738 89		738 89	1,672	4,211,136 25	50
51	North Kent							5,571 55		5,571 55	1,834	5,283,099 00	51
52	Oneida							724 79		724 79	499	1,793,273 00	52
53	Ontario Threshermen's		900 00						18 00	918 00	352	254,850 00	53
54	Osgoode							8,017 01		8,017 01	942	2,625,633 00	54
55	Otter							3,394 81		3,394 81	2,344	9,237,251 00	55
56	Oxford							1,753 97		1,753 97	842	2,323,839 00	56
57	Peel County							46,374 31		46,374 31	6,321	21,079,167 00	57
58	Peel and Maryboro							752 91		752 91	3,159	12,909,265 00	58
59	Prescott Farmers	25 00	6,198 86					20,149 89		26,373 75	4,583	10,649,305 00	59
60	Puslinch							5,316 57		5,316 57	580	1,962,104 00	60
61	Saltfleet and Binbrook							14,686 96		14,686 96	1,757	6,052,880 00	61
62	Southwold Farmers										984	3,311,170 00	62
63	Sydenham	1,939 75		1,750 00				28,180 55		31,870 30	11,272	30,739,119 14	63
64	Townsend Farmers							181 18		181 18	1,072	3,369,961 00	64
65	Usborne and Hibbert										2,497	10,352,825 00	65
66	Walpole Farmers										768	3,173,297 00	66
67	Waterloo Farmers		5,600 00					4,869 60		10,469 60	8,553	34,779,645 00	67
68	Wawanosh, West	3,882 47							279 43	4,161 90	4,571	14,051,141 50	68
69	Westminster Township										1,290	4,766,575 00	69
70	Williams, East								65 07	65 07	915	2,554,562 00	70
71	Yarmouth	1,100 00			1,000 00			1,832 47		3,932 47	1,178	3,677,525 00	71
	Total	17,522 22	19,093 07	3,950 00	10,110 00			605,526 55	3,330 34	659,532 18	194,184	599,257,271 05	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

Receipts, December 31st, 1928.

	Name of Corporation	Fees and Surveys	Cash payments and instalments 1928	Assessments 1928	Prior years	Interest	Licenses, extra prem. and transfer fees	Re-insurance on Fire losses	Borrowed money	Agents' balances	Other sources	Total income	Received from investments (not extended)	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	823 50	12,346 76			1,160 29					139 75	14,470 30		1
2	Amherst Island		741 50			311 07	8 25					1,060 82		2
3	Ayr		22,328 97	3,330 02	1,296 50	1,555 34					12 82	28,523 65		3
4	Bay of Quinte		18,840 35		268 60	61 00			1,000 00		71 93	20,241 88		4
5	Bertie and Willoughby		16,135 35		444 30	1,353 83					100 75	18,034 23	2,043 50	5
6	Blanshard		9,991 30		457 80	545 34					12 85	11,007 29		6
7	Blenheim		9,477 25		562 90	475 54						10,515 69		7
8	Brant		22,220 69		923 05	355 91		195 86			77 76	23,773 27		8
9	Canadian Millers		35,004 62		396 00	21,546 50					337 17	57,284 29	26,022 27	9
10	Caradoc		11,525 44		74 72	1,078 88	16 60				8 43	12,704 07	4,000 00	10
11	Clinton		13,580 95		431 62	18 59						14,031 16		11
12	Culross		5,730 82		1,041 89	568 29						7,341 00	592 51	12
13	Dereham and W. Oxford		16,141 79		140 55	604 87		320 30			42 45	17,249 96	800 00	13
14	Dorchester N. and S.		31,965 89		162 60	581 47		2,768 00			68 47	35,546 43		14
15	Downie		7,326 00		123 75	1,357 67					75 00	8,882 42		15
16	Dufferin Farmers		26,240 77		660 05	802 90					102 00	27,805 72	106 65	16
17	Dumfries and Waterloo S.		36,580 53	1,258 65	2,062 44	607 50		889 36	4,000 00		237 29	45,635 77		17
18	Dunwich		16,129 15		406 80	651 75						17,187 70		18
19	Easthope South		16,188 62	1,258 98	1,706 55	2,488 11						21,642 26		19
20	Ekfrid		12,591 00		339 71			47 00			85 75	13,063 46		20
21	Elma Farmers		16,581 23	678 80	515 68	1,748 59						19,524 30		21
22	Eramosa		6,776 45		727 00	665 89		2,441 00			130 95	10,741 29		22
23	Erie Farmers		13,279 19		313 81	521 21						14,114 21		23
24	Farmers' Central		146,935 46		768 52	6,796 33		13,644 15			1,196 59	169,341 05	3,100 00	24
25	Farmers' Union	2,375 50	76,936 11		9,909 83	2,164 65		775 90			697 90	92,859 89	600 00	25
26	Formosa		38,414 18		1,150 70	1,018 65		9,766 45			173 24	50,523 22	200 00	26
27	Germania		44,678 40		1,145 37	928 32		3,997 50				50,749 59	530 00	27
28	Glengarry Farmers		32,569 20			1,140 87		2,480 00			12 00	36,202 07	2,360 56	28
29	Grand River		11,867 46		253 65	376 22	2 50					12,499 83		29
30	Grenville Patron		41,601 00		222 95	789 60					8 00	42,621 55	517 40	30
31	Grey and Bruce	679 00	23,359 51		617 83	494 33		4,797 11				29,947 78		31
32	Guelph Township		2,630 17		241 92	117 03						2,989 12		32
33	Halton Union	1,029 00	28,901 45			2,436 84		5,829 55				38,196 84		33
34	Hamilton Township		13,115 14		607 45	950 54		53 45			46 20	14,772 78		34
35	Hay Township		15,293 15		230 90	1,172 20						16,696 25	51 76	35
36	Hopewell Creek		2,197 53	98 50	121 95	177 94		4 00				2,599 92		36
37	Howard Farmers		29,051 25		487 50	16 69						29,555 44		37
38	Howick Farmers		68,347 63		1,263 28	2,688 28		10,358 73			309 59	82,967 51		38
39	Kent and Essex		75,036 56		3,380 19	5,870 21	153 60	1,033 33			214 08	85,687 97	25,462 84	39
40	Lambton Farmers		49,104 98		3,383 05	3,258 13		50 31			150 89	55,947 36		40
41	Lanark Farmers		64,029 40		1,397 84	1,022 96					203 60	66,653 80	1,437 81	41
42	Lennox and Addington		11,999 18		472 25	305 50		31 10			4 30	12,812 33		42
43	Lobo		6,803 12		19 80	1,618 12					7 35	8,448 39	5,000 00	43
44	London Township		10,482 05		300 15	2,111 85						12,894 05		44
45	McGillivray		2,819 00		224 85	1,050 64					1 15	4,095 64		45
46	McKillop		18,862 22		995 30	685 92						20,543 44	1,000 00	46
47	Maple Leaf		47,566 20		3,355 55	3,118 71		3,019 07			83 95	57,143 48	2,987 96	47

48	Nichol		17,836 34	9,428 84	780 98	67 43			15,600 00		7 50	43,721 09		48
49	Nissouri		18,634 70		193 13	2,665 10					217 79	21,710 72		49
50	Norfolk		14,822 76		100 25	20	15 50		3,800 00		133 20	18,871 91		50
51	North Kent		14,430 17		400 20	191 15						15,021 52		51
52	Oneida		4,526 09		143 64	435 23					11 96	5,116 92		52
53	Ontario Threshermen's		5,507 75		533 35	112 13	1 50				49 14	6,203 87		53
54	Osgoode		9,399 60			150 00		1,213 30			6 30	10,769 20		54
55	Otter	948 00	27,768 94		737 75	322 92		1,905 00			181 37	31,863 98		55
56	Oxford		7,621 35		250 13	212 73		99 82			22 66	8,206 69		56
57	Peel County		62,667 35		18 55	3,101 65		210 40		5,501 55	88 70	71,588 20	1,000 00	57
58	Peel and Maryboro		35,196 36		1,929 60	424 82					37 50	37,588 28		58
59	Prescott Farmers'		37,517 36		81 03	360 32		1,600 00		1,036 10	100 56	40,695 37	350 00	59
60	Puslinch	165 00	4,047 22		645 92	246 88					12 00	5,117 02		60
61	Saltfleet and Binbrook		12,789 26		1,635 85	1,355 58					39 00	15,819 69		61
62	Southwold		9,573 14		1,066 65	391 43		805 68				11,836 90		62
63	Sydenham		112,484 47		1,313 02	2,071 81	30 30	13,666 41		237 77	563 05	130,366 83		63
64	Townsend Farmers		10,900 49			1,073 67						11,974 16	9,468 43	64
65	Usborne and Hibbert		20,994 90		671 75	2,147 96						23,814 61		65
66	Walpole Farmers		9,247 80		284 65	210 89		2,000 00			125 00	11,868 34		66
67	Waterloo North		77,705 00		6,545 73	6,003 45					847 71	91,101 89	700 00	67
68	Wawanosh West		28,490 18		273 90	2,845 27						31,609 35		68
69	Westminster Township		12,887 34			1,786 69						14,674 03	5,376 71	69
70	Williams East		6,771 77		188 37	804 12		137 50				7,901 76	5,000 00	70
71	Yarmouth		11,414 58		103 35	33 54		907 25	1,000 00			13,458 72		71
	Totals	6,020 00	1813559 89	16,053 79	61,504 95	106,386 04	228 25	85,047 53	25,400 00	6,775 42	7,055 65	2,128,031 52	98,708 40	

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

Expenditure, December 31st, 1928

	Name of Corporation	Expenses of Management: Agents' commission, etc.	Interest	License fee	Salaries and general expense account	Total expenses of management	Losses	Re-insurance	Refund, rebate and returned premiums	Payment of loans	All other expenditure	Totals	Invested (not extended)	
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	
1	Algoma	1,397 50	.....	50 00	2,388 66	3,836 16	8,900 34	370 00	181 58	.....	.....	13,288 08	.....	1
2	Amherst Island	111 22	.....	25 00	235 03	371 25	160 00	.....	19 60	.....	.....	550 85	.....	2
3	Ayr	94 50	.....	75 00	3,370 11	3,539 61	10,539 61	1,018 04	315 34	.....	.....	15,412 60	.....	3
4	Bay of Quinte	1,475 71	194 00	75 00	2,322 29	4,067 00	9,273 15	459 93	154 15	3,500 00	.....	17,454 23	.....	4
5	Bertie and Willoughby	516 65	.....	75 00	2,071 63	2,663 28	10,241 28	891 54	477 19	.....	80 06	14,353 35	7,298 31	5
6	Blanshard	365 00	.....	50 00	998 16	1,413 16	2,883 40	966 70	170 80	.....	.....	5,434 06	5,000 00	6
7	Blenheim	248 50	.....	50 00	1,474 69	1,773 19	2,009 20	985 89	6 60	.....	.....	4,774 88	.....	7
8	Brant	1,586 00	.....	75 00	2,394 56	4,055 56	17,061 67	2,951 43	469 79	.....	.....	24,538 45	.....	8
9	Canadian Millers	.....	.....	50 00	10,547 10	10,597 10	9,650 93	.....	40,577 57	.....	.....	60,825 60	18,037 54	9
10	Caradoc	179 00	.....	50 00	1,440 99	1,669 99	9,988 72	583 55	170 93	.....	12 00	12,425 19	8,000 00	10
11	Clinton	895 50	205 10	50 00	1,614 13	2,764 73	4,562 85	223 17	107 05	5,300 00	.....	12,957 80	.....	11
12	Culross	401 25	.....	50 00	783 08	1,234 33	6,306 60	689 30	.....	.....	.....	8,230 23	.....	12
13	Dereham and W. Oxford	170 50	.....	75 00	1,916 30	2,161 80	3,126 16	1,944 49	258 40	.....	.....	7,490 85	10,500 00	13
14	Dorchester N. and S	831 50	.....	100 00	2,538 92	3,470 42	24,643 58	4,736 20	604 47	.....	.....	33,454 67	.....	14
15	Downie	.....	.....	50 00	1,360 72	1,410 72	4,903 57	284 00	34 30	.....	.....	6,632 59	5,000 00	15
16	Dufferin Farmers	1,635 00	.....	75 00	2,774 99	4,484 99	13,555 21	2,139 19	289 28	.....	65 21	20,533 88	8,526 34	16
17	Dumfries N. and Waterloo S.	859 50	74 60	100 00	4,403 76	5,437 86	18,297 83	2,504 71	211 90	11,600 00	208 33	38,260 63	5,000 00	17
18	Dunwich	317 00	.....	75 00	1,380 84	1,772 84	8,488 00	454 40	148 35	.....	.....	10,863 59	3,000 00	18
19	Easthope South	1,738 00	.....	75 00	1,930 55	3,743 55	1,360 77	.....	97 95	.....	17 97	5,220 24	10,000 00	19
20	Ekfrid	153 00	.....	50 00	1,418 42	1,621 92	8,400 65	210 41	221 58	.....	.....	10,454 06	.....	20
21	Elma Farmers	769 00	.....	75 00	1,410 85	2,254 85	16,575 40	.....	261 85	.....	.....	19,092 10	10,000 00	21
22	Eramosa	537 50	.....	50 00	786 27	1,373 77	6,699 05	1,647 80	85 90	.....	.....	9,806 52	.....	22
23	Erie Farmers	467 50	.....	50 00	1,448 92	1,966 42	4,304 00	1,832 41	207 31	.....	.....	8,310 14	.....	23
24	Farmers Central	5,916 00	.....	250 00	10,851 75	17,017 75	113,443 45	25,438 96	1,576 45	.....	34 51	157,511 12	18,500 00	24
25	Farmers Union	6,585 00	.....	150 00	8,155 01	14,890 01	47,575 28	5,225 87	2,703 96	.....	.....	70,395 12	20,000 00	25
26	Formosa	1,818 25	.....	100 00	3,578 10	5,496 35	28,486 71	8,196 93	378 31	.....	320 17	42,878 47	7,000 00	26
27	Germania	1,522 00	.....	100 00	3,223 18	4,845 18	36,649 93	14,301 47	327 39	.....	.....	56,123 97	5,000 00	27
28	Glengarry Farmers	2,117 00	.....	100 00	2,601 58	4,818 58	26,951 26	3,209 60	441 04	.....	.....	35,420 48	.....	28
29	Grand River	682 00	.....	50 00	1,209 31	1,941 31	6,403 35	648 00	24 48	.....	.....	9,017 14	.....	29
30	Grenville Patron	2,413 60	.....	100 00	3,538 60	6,052 20	19,517 91	.....	442 57	.....	148 26	26,160 94	23,188 37	30
31	Grey and Bruce	1,753 49	.....	75 00	3,092 55	4,921 04	17,797 45	5,397 05	389 12	.....	2,401 21	30,905 87	.....	31
32	Guelph Township	157 00	.....	25 00	346 12	528 12	3,825 00	175 10	.....	.....	.....	4,528 22	.....	32
33	Halton Union	2,064 00	.....	100 00	3,342 13	5,506 13	24,195 71	2,816 05	1,100 05	.....	.....	33,617 94	3,000 00	33
34	Hamilton Township	960 00	.....	75 00	1,865 69	2,900 69	8,576 51	747 70	716 29	.....	.....	12,941 19	.....	34
35	Hay Township	871 85	.....	75 00	3,069 41	4,016 26	10,381 56	.....	41 95	.....	.....	14,439 77	996 32	35
36	Hopewell Creek	184 00	.....	25 00	376 61	585 61	27 06	305 67	3 15	.....	.....	921 49	.....	36
37	Howard Farmers	1,069 20	29 17	75 00	2,402 87	3,576 24	24,017 99	306 37	560 93	.....	.....	28,461 53	.....	37
38	Howick Farmers	3,254 00	.....	150 00	6,350 01	9,754 01	43,310 57	20,702 02	914 15	.....	277 73	74,958 48	15,602 50	38
39	Kent and Essex	3,285 00	.....	150 00	8,898 55	12,333 55	56,878 05	1,738 89	3,460 03	.....	.....	74,410 52	36,371 07	39
40	Lambton Farmers	3,710 00	.....	100 00	4,872 16	8,682 16	57,307 99	1,890 14	1,765 65	.....	32 00	69,677 94	2,288 50	40
41	Lanark Co. Farmers	5,745 57	.....	100 00	3,719 29	9,564 36	60,725 97	411 55	1,101 70	.....	.....	71,804 08	.....	41
42	Lennox and Addington	1,686 81	.....	50 00	1,719 17	3,455 98	4,447 85	504 90	299 87	.....	.....	8,708 60	.....	42
43	Lobo	391 25	.....	50 00	1,055 92	1,497 17	3,724 06	286 20	249 58	.....	75 00	5,832 01	6,700 00	43
44	London Township	509 00	.....	50 00	1,207 42	1,766 42	4,038 65	174 60	360 60	.....	.....	6,340 27	5,000 00	44
45	McGillivray	100 50	.....	50 00	705 96	856 46	2,578 55	48 44	190 65	.....	.....	3,674 10	2,000 00	45

46	McKillop	1,681 15	3 75	75 00	2,014 40	3,774 30	24,117 58	384 08	310 20	.....	.....	28,586 16	.....	46
47	Maple Leaf	6,302 25	.....	100 00	5,523 18	11,925 43	24,561 56	4,250 15	2,162 55	.....	383 18	43,282 87	11,540 40	47
48	Nichol	2,467 67	516 25	75 00	3,120 16	6,179 08	24,064 05	1,300 53	201 24	8,600 00	.....	40,344 90	.....	48
49	Nissouri	1,126 50	.....	100 00	2,386 90	3,613 40	14,059 63	806 43	1,502 70	.....	.....	19,982 16	.....	49
50	Norfolk	2,897 81	56 65	50 00	2,697 95	5,702 41	6,338 00	432 14	174 17	6,800 00	.....	19,446 72	.....	50
51	North Kent	540 75	.....	75 00	1,598 01	2,213 76	13,299 87	260 34	190 95	.....	.....	15,964 92	.....	51
52	Oneida	.....	.....	50 00	936 59	986 59	4,673 40	565 66	151 01	.....	25 00	6,401 66	.....	52
53	Ontario Threshermen's	518 00	.....	25 00	2,355 81	2,898 81	4,098 57		58 35	.....	301 00	7,356 73	.....	53
54	Osgoode	304 50	.....	50 00	1,287 98	1,642 48	9,906 04	926 64	284 06	.....	.....	12,759 22	.....	54
55	Otter	1,687 10	.....	75 00	2,404 07	4,166 17	15,319 43	3,670 92	438 01	.....	.....	23,594 53	.....	55
56	Oxford	873 65	.....	50 00	1,055 96	1,979 61	5,333 70	1,539 34	91 31	.....	.....	8,943 96	.....	56
57	Peel County	3,653 50	.....	150 00	5,643 38	9,446 88	41,270 29	5,651 00	2,716 50	.....	.....	59,084 67	10,605 40	57
58	Peel and Maryboro	3,193 01	25 20	100 00	3,511 32	6,829 53	38,025 93	1,995 12	351 44	.....	1,155 50	48,357 52	.....	58
59	Prescott Farmers	1,416 53	.....	100 00	2,839 08	4,355 61	29,379 02	3,343 05	940 56	.....	.....	38,018 24	.....	59
60	Puslinch	.....	.....	50 00	1,039 71	1,089 71	5,544 30	.....	.....	.....	.....	6,634 01	.....	60
61	Saltfleet and Binbrook	1,409 00	.....	75 00	2,644 98	4,128 98	11,245 66	478 63	363 58	.....	.....	16,216 85	.....	61
62	Southwold Farmers	341 00	16 66	50 00	977 66	1,385 32	13,794 20	967 94	172 06	.....	.....	16,319 52	.....	62
63	Sydenham	5,788 42	.....	200 00	8,571 55	14,559 97	91,013 96	18,525 53	497 38	.....	375 00	124,971 84	10,000 00	63
64	Townsend Farmers	610 00	.....	50 00	1,396 12	2,056 12	5,883 50	376 35	198 44	.....	.....	8,514 41	13,305 80	64
65	Usborne and Hibbert	690 00	.....	75 00	2,031 61	2,796 61	13,074 00	.....	175 55	.....	.....	16,046 16	10,000 00	65
66	Walpole Farmers	70 00	.....	50 00	1,809 29	1,929 29	7,074 45	651 10	112 75	.....	17 68	9,785 27	.....	66
67	Waterloo North	7,608 00	.....	200 00	8,229 12	16,037 12	40,030 67	2,297 13	1,095 16	.....	.....	59,460 08	41,400 00	67
68	Wawanosh West	2,557 00	.....	100 00	3,447 27	6,104 27	19,144 30	477 13	343 85	.....	21 85	26,091 40	4,800 00	68
69	Westminster Township	450 00	.....	50 00	1,391 94	1,891 94	8,578 96	515 70	687 59	.....	.....	11,674 19	12,000 00	69
70	Williams East	431 25	.....	50 00	888 63	1,369 88	11,415 45	316 48	136 68	.....	112 70	13,351 19	2,500 00	70
71	Yarmouth	141 00	.....	50 00	1,098 64	1,289 64	10,350 78	1,066 61	85 15	.....	.....	12,792 18	.....	71
	Totals	108,302 94	1,121 38	5,525 00	198,093 67	313,042 99	1,294,390 13	168,216 67	75,561 05	35,800 00	6,064 36	1,893,075 20	352,160 55	

II.—FARMERS' MUTUALS—WEATHER

ASSETS

DECEMEBR 31ST, 1928

	Name of Corporation	Real Estate	Mortgages and debentures	Cash	Instalments of 1928 unpaid	Assessments of 1928 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c
1	Huron Weather	.....	.....	4,169 58	213 60	.....	167,008 75	.....	328 40	.....	171,391 93
2	Ontario Farmers'	2,500 00	18,000 00	9,391 49	1,199 25	.....	187,846 30	.....	.....	292 02	219,557 46
3	Western Farmers'	.....	110,000 00	50,378 74	2,467 40	.....	352,342 64	.....	.....	.....	515,188 78
	Totals	2,500 00	128,000 00	63,939 81	3,880 25	.....	707,197 69	.....	328 40	292 02	906,138 17

LIABILITIES

DECEMBER 31ST, 1928

	Name of Corporation	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Unearned cash payments	Other liabilities	Total liabilities	Number of policies	Net amount at risk
		$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.
1	Huron Weather	.....	.....	.....	8,321 34	.....	8,321 34	2,631	4,640,450 00
2	Ontario Farmers'	.....	.....	.....	5,379 03	.....	5,379 03	4,632	7,271,268 00
3	Western Farmers'	.....	.....	.....	17,644 30	.....	17,644 30	9,572	22,206,275 00
	Totals	.....	.....	.....	31,344 67	.....	31,344 67	16,835	34,117,993 00

RECEIPTS

December 31st, 1928

Name of Corporation	Fees for surveys	Instalments of 1928	Instalments prior years	Assessments 1928	Interest	Cash borrowed	Agents' balances	All other	Total receipts	From investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	....	9,578 75	31 20	.....	.....	.....	150 00	....	9,759 95	.....
2 Ontario Farmers	.....	13,141 05	477 10	.....	850 84	.....	787 03	139 02	15,395 04	.....
3 Western Farmers	252 00	28,203 59	1,915 60	.....	6,304 05	.....	.....	.....	36,675 24	.....
Totals	252 00	50,923 39	2,423 90	.....	7,154 89	.....	937 03	139 02	61,830 23	.....

EXPENDITURE

December 31st, 1928

Name of Corporation	Expenses of Management					Losses	Rebates	Borrowed money repaid	All other	Total	Invested (not extended)
	Agents' commissions	Interest	License fees	Salaries and general expense account	Total expense of management						
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
1 Huron Weather	987 55	28 15	50 00	1,662 20	2,727 90	3,992 19	78 10	.....	.....	6,798 19	.....
2 Ontario Farmers	1,845 86	.....	75 00	5,227 26	7,148 12	9,038 39	236 99	.....	.....	16,423 50	10,000 00
3 Western Farmers	2,492 50	.....	150 00	7,652 05	10,294 55	16,432 74	146 00	.....	3 09	26,876 38	.....
Totals	5,325 91	28 15	275 00	14,541 51	20,170 57	29,463 32	461 09	.....	3 09	50,098 07	10,000 00

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS

DECEMBER 31ST, 1928

Name of Insurer	Mortgage Loans on Real Estate	Book Value of Bonds	Book Value of Stocks	Cash on hand in banks and in Trust Companies	Premium deposits uncollected	Other Assets	Interest due and accrued	Market value of Bonds and Stocks over Book Value	Total Admitted Assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	.....	783,721 40	1,574,848 37	186,194 96	67,983 23	.....	9,907 50	837,017 23	3,459,672 69	1,031 69
Arkwright Mutual, Boston	.....	6,461,984 75	124,200 00	554,826 20	222,620 32	.....	102,660 74	183,525 25	7,649,817 26	474 50
Blackstone Mutual, Providence	.....	2,034,420 03	1,726,906 35	253,453 84	139,793 60	.....	30,831 70	1,110,817 62	5,296,223 14	3,488 27
Boston Manufacturers, Boston	.....	8,075,357 30	142,000 00	296,020 41	141,366 85	.....	132,662 19	740,147 70	9,527,554 45	686 68
Cotton and Woollen Manufacturers, Boston	.....	1,694,215 88	28,400 00	107,579 67	54,027 29	.....	24,400 61	72,574 12	1,981,197 57	1,805 26
Enterprise Mutual, Providence	.....	770,025 62	1,554,761 74	189,606 36	67,983 24	.....	9,796 45	829,702 64	3,421,876 05	1,031 69
Fall River Manufacturers, Fall River	.....	2,148,508 89	89,145 00	135,911 15	83,228 72	.....	31,834 59	135,992 36	2,624,620 71	152 38
Firemen's Mutual, Providence	402,500 00	3,365,716 82	1,520,926 40	564,341 47	204,870 27	.....	52,816 25	424,529 78	6,535,700 99	578 03
Hope Mutual, Providence	.....	1,449,046 31	142,413 03	129,900 84	48,725 88	.....	17,730 65	59 66	1,787,876 37	2,046 87
Keystone Mutual, Philadelphia	.....	734,535 84	.....	73,522 91	26,734 29	.....	11,392 22	8,644 16	854,829 42	.....
Manton Mutual, Philadelphia	.....	658,784 45	.....	61,800 54	23,951 77	.....	9,519 77	1,825 55	755,882 08	.....
Manufacturers' Mutual, Providence	.....	1,528,405 99	2,428,353 69	353,364 07	113,305 40	.....	19,775 30	1,368,778 32	5,811,982 77	1,719 48
Mechanics Mutual, Providence	.....	902,185 09	1,661,470 46	186,324 44	67,983 24	.....	11,952 64	915,701 45	3,745,617 32	1,031 69
Mercantile Mutual, Providence	58,500 00	454,347 83	483,100 62	102,675 79	43,130 60	.....	8,037 68	77,918 55	1,227,711 07	121 69
Merchants Mutual, Providence	.....	1,135,667 90	980,371 62	136,531 73	80,830 24	.....	16,586 45	574,701 48	2,924,689 42	1,982 70
Mill Owners Mutual, Chicago	.....	800,215 49	43,712 88	75,701 89	45,343 80	.....	12,134 85	19,602 13	996,711 04	770 24
Narragansett Mutual, Providence	15,500 00	248,222 72	255,414 70	41,919 43	21,565 33	.....	3,846 93	47,051 58	633,520 69	60 84
National Mutual, Philadelphia	.....	220,474 22	2,250 00	26,290 51	10,341 92	.....	3,147 75	1,190 78	263,695 18	.....
Paper Mill Mutual, Boston	.....	654,773 45	17,700 00	80,049 94	28,201 32	.....	9,798 11	25,976 55	816,499 37	106 06
Philadelphia Manufacturers' Philadelphia	.....	1,315,789 63	214,126 59	142,119 60	65,348 42	.....	18,343 45	255,706 78	2,011,434 47	934 07
Protection Mutual, Chicago	18,000 00	1,242,288 52	46,250 00	119,307 42	67,996 54	4,186 57	19,519 62	47,530 23	1,565,078 90	1,155 36
Rhode Island Mutual, Providence	.....	1,546,067 32	2,607,618 36	320,140 51	113,305 39	.....	19,773 45	1,590,063 32	6,196,968 35	1,719 49
Rubber Manufacturers, Boston	.....	1,649,367 52	28,400 00	99,275 39	52,841 10	.....	23,950 00	67,352 48	1,921,186 49	1,653 21
Standard Mutual, Philadelphia	.....	278,340 00	42,197 50	39,382 63	9,046 58	.....	4,312 84	5,382 50	378,662 05	5,482 46
State Mutual, Providence	.....	1,959,207 97	3,103,609 81	374,022 02	135,966 48	.....	24,052 08	1,808,406 22	7,405,264 58	2,063 38
What Cheer Mutual, Providence	.....	1,512,545 85	158,728 86	149,342 35	51,789 27	.....	18,214 87	8,461 29	1,899,082 49	1,993 89
Worcester Manufacturers, Worcester	.....	2,215,170 04	40,843 00	291,077 51	101,144 60	.....	33,423 53	25,508 96	2,707,167 64	1,212,72
Totals	494,500 00	45,839,386 83	19,017,748 98	5,090,683 58	2,089,425 69	4,186 57	680,422 22	11,184,168 69	84,400,522 56	33,302 65

LIABILITIES

December 31st, 1928

Name of Insurer	Provision for Unpaid claims	Reserve of Unearned Premium deposits	Administration Expense accrued	Return Premium deposits	Reinsurance Premiums accrued	Taxes	Reserve for Contingencies	All other liabilities	Total liabilities	Excess of assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	19,497 23	1,116,748 24	839 35	.....	.....	5,475 58	.....	.....	1,142,560 40	2,317,112 29
Arkwright Mutual, Boston	48,916 52	2,734,179 47	7,500 00	.....	.....	8,470 76	.....	.....	2,799,066 75	4,850,750 51
Blackstone Mutual, Providence	32,641 59	1,816,063 07	1,010 59	.....	.....	15,302 32	.....	.....	1,865,017 57	3,431,205 57
Boston Manufacturers, Boston	54,261 93	3,588,981 69	3,661 33	.....	.....	8,607 61	.....	.....	3,655,512 56	5,872,041 89
Cotton and Woollen Manufacturers, Boston	13,562 00	736,609 37	2,070 74	.....	.....	3,363 91	.....	.....	755,606 02	1,225,591 55
Enterprise Mutual, Providence	19,497 23	1,116,748 24	839 35	.....	.....	5,475 58	.....	.....	1,142,560 40	2,279,315 65
Fall River Manufacturers, Fall River	16,503 62	1,041,857 06	283 66	.....	.....	2,695 78	.....	.....	1,061,340 12	1,563,280 59
Fireman's Mutual, Providence	45,496 31	2,679,918 22	1,846 78	.....	.....	19,540 00	.....	200 00	2,747,001 31	3,788,699 68
Hope Mutual, Providence	10,151 04	765,297 10	743 98	.....	.....	5,560 53	.....	.....	781,752 65	1,006,123 72
Keystone Mutual, Philadelphia	4,936 99	434,264 68	300 00	.....	.....	2,500 00	.....	.....	442,001 67	412,827 75
Manton Mutual, Philadelphia	4,319 10	381,921 79	250 00	.....	.....	2,300 00	.....	.....	388,790 89	367,091 19
Manufacturers Mutual, Providence	32,495 40	1,861,247 06	1,398 91	.....	.....	9,125 97	.....	.....	1,904,267 34	3,907,715 43
Mechanics Mutual, Providence	19,497 23	1,116,748 23	839 35	.....	.....	5,475 58	.....	.....	1,142,560 39	2,603,056 93
Mercantile Mutual, Providence	9,366 09	559,601 27	217 27	.....	.....	7,245 00	.....	.....	576,429 63	651,281 44
Merchants Mutual, Providence	18,988 15	1,036,404 25	568 45	.....	.....	9,020 42	.....	.....	1,064,981 27	1,859,708 15
Mill Owners Mutual, Chicago	2,840 00	474,191 26	4,686 57	.....	.....	3,000 00	33,007 57	.....	517,725 40	478,985 64
Narragansett Mutual, Providence	4,684 45	280,482 55	108 64	.....	.....	2,761 00	.....	.....	288,036 64	345,484 05
National Mutual, Philadelphia	1,504 45	135,423 10	150 00	.....	.....	1,350 00	.....	.....	138,427 55	125,267 63
Paper Mill Mutual, Boston	5,632 17	323,192 66	500 00	.....	.....	710 00	.....	.....	330,034 83	486,464 54
Philadelphia Manufacturers, Philadelphia	15,928 87	833,700 99	76 16	.....	.....	3,175 54	.....	.....	852,881 56	1,158,552 91
Protection Mutual, Chicago	4,260 00	720,085 97	700 00	.....	.....	4,000 00	47,207 66	.....	776,253 63	788,825 27
Rhode Island Mutual, Providence	32,495 40	1,861,247 06	1,398 91	.....	.....	9,125 97	.....	.....	1,904,267 34	4,292,701 01
Rubber Manufacturers, Boston	13,366 00	694,715 10	1,911 12	.....	.....	3,293 34	.....	.....	713,285 56	1,207,900 93
Standard Mutual, Philadelphia	2,097 00	184,997 08	207 59	.....	.....	1,203 46	.....	.....	188,505 13	190,156 92
State Mutual, Providence	38,994 46	2,233,496 50	1,678 70	.....	.....	10,951 16	.....	.....	2,285,120 82	5,120,143 76
What Cheer Mutual, Providence	10,824 64	785,735 27	743 99	.....	.....	5,685 41	.....	.....	802,989 31	1,096,093 18
Worcester Manufacturers, Worcester	21,362 27	1,142,228 97	1,000 00	.....	.....	4,500 00	.....	119 59	1,169,210 83	1,537,956 81
Totals	504,120 14	30,656,086 25	35,531 44	.....	.....	159,914 92	80,215 23	319 59	31,436,187 57	52,964,334 99

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—*Continued*

Income for the Year Ended December 31st, 1928

Name of Insurer	Gross premium deposits	Return premium deposits	Reinsurance	Net premium deposits	Interest and dividends	Sundry income	Profit on sale or maturity of assets	Amount by which assets were written up	Total income
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	1,285,212 79	177,328 74	.....	1,107,884 05	138,453 03	.....	22,708 24	.....	1,269,045 32
Arkwright Mutual, Boston	3,985,630 93	410,658 95	.....	3,574,971 98	359,427 42	.....	26,372 00	1,521 66	3,962,293 06
Blackstone Mutual, Providence	2,222,665 66	281,474 00	.....	1,941,191 66	214,498 86	.....	27,266 49	.....	2,182 957 01
Boston Manufacturers, Boston	5,347,488 39	526,091 53	.....	4,821,396 86	448,398 60	.....	49,616 55	.....	5,319,412 01
Cotton and Woollen Manufacturers, Boston	1,032,087 57	112,681 56	.....	919,406 01	85,947 70	382 50	2,637 19	.....	1,008,373 40
Enterprise Mutual, Providence	1,285,212 79	177,328 73	.....	1,107,884 06	137,143 33	.....	22,717 82	.....	1,267,745 21
Fall River Manufacturers, Fall River	1,617,013 39	187,278 18	.....	1,429,735 21	115,505 82	.....	6,222 88	.....	1,551,463 91
Fireman's Mutual, Providence	3,300,739 65	390,149 33	.....	2,910,590 32	302,894 51	.....	34,693 20	.....	3,248,178 03
Hope Mutual, Providence	923,531 94	104,583 46	.....	818,948 48	72,165 29	227 24	19,289 69	.....	910,630 70
Keystone Mutual, Philadelphia	657,154 59	78,397 58	.....	578,757 01	38,546 71	.....	1,316 80	.....	618,620 52
Manton Mutual, Philadelphia	602,769 84	68,267 50	.....	534,502 34	34,091 08	.....	159 50	.....	568,752 92
Manufacturers Mutual, Providence	2,142,021 32	295,547 89	.....	1,846,473 43	239,804 97	.....	34,228 14	.....	2,120,506 54
Mechanics' Mutual, Providence	1,285,212 79	177,328 72	.....	1,107,884 07	153,037 98	.....	24,427 40	.....	1,285,349 45
Mercantile Mutual, Providence	694,800 91	79,978 50	.....	614,822 41	56,888 76	.....	12,611 37	.....	684,322 54
Merchants Mutual, Providence	1,244,611 87	155,834 50	.....	1,088,777 37	118,740 58	.....	13,212 68	.....	1,220,730 63
Mill Owners Mutual, Chicago	605,579 77	64,583 92	.....	540,995 85	46,076 29	460 09	4,946 15	.....	592,478 38
Narragansett Mutual, Providence	347,459 82	40,058 79	.....	307,401 03	29,230 23	.....	6,247 99	.....	342,879 25
National Mutual, Philadelphia	231,736 08	24,798 18	.....	206,937 90	11,968 80	.....	236 75	.....	219,143 45
Paper Mill Mutual, Boston	510,723 90	48,060 08	.....	462,662 82	36,604 05	.....	387 50	.....	499,654 37
Philadelphia Manufacturers, Philadelphia	1,074,113 50	129,237 97	.....	944,875 53	85,973 57	.....	11,861 25	.....	1,042,710 35
Protection Mutual, Chicago	908,407 63	98,689 08	.....	809,718 55	73,424 58	49 31	6,567 40	.....	889,759 84
Rhode Island Mutual, Providence	2,142,021 32	295,547 89	.....	1,846,473 43	250,068 41	.....	40,148 15	.....	2,136,689 99
Rubber Manufacturers, Boston	975,562 56	105,074 25	.....	870,488 31	83,191 57	382 50	2,711 52	.....	956,773 90
Standard Mutual, Philadelphia	260,093 20	31,442 15	.....	228,651 05	17,504 05	.....	4,762 50	.....	250,917 60
State Mutual, Providence	2,570,425 57	354,657 41	.....	2,215,768 16	296,960 08	.....	59,288 42	.....	2,572,016 66
What Cheer Mutual, Providence	951,787 80	107,978 76	.....	843,809 04	76,860 15	228 32	19,423 43	.....	940,320 94
Worcester Manufacturers, Worcester	1,733,138 28	182,621 17	.....	1,550,517 11	110,914 95	.....	1,520 00	.....	1,662,952 06
Totals	39,937,203 86	4,705,679 82	.....	35,231,524 04	3,634,321 37	1,729 96	455,581 01	1,521 66	39,324,678 04

Disbursements for the Year Ended December 31st, 1928

Name of Insurer	Net losses paid	Adjustment expenses	Administration and general expenses	Loss on sale or maturity of assets	Assets written down	Total losses and expenses	Premium deposits returned to policyholders	Total disbursements
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	72,898 68	.....	97,253 34	1,623 01	11 48	171,786 51	888,860 81	1,060,647 32
Arkwright Mutual, Boston	175,631 99	4,394 20	286,781 08	.....	1,521 66	468,328 93	3,215,242 91	3,683,571 84
Blackstone Mutual, Providence	123,586 26	.....	186,677 00	1,686 50	7,915 00	319,864 76	1,585,455 53	1,905,320 29
Boston Manufacturers, Boston	201,960 21	5,971 63	333,347 61	.....	49,616 55	590,896 00	4,477,662 33	5,068,558 33
Cotton and Woollen Manufacturers, Boston	44,708 67	.....	67,858 43	.....	225 00	112,792 10	780,642 67	893,434 77
Enterprise Mutual, Providence	72,898 69	.....	97,206 75	1,623 01	10 00	171,738 45	888,860 81	1,060,599 26
Fall River Manufacturers, Fall River	68,897 94	1,384 48	74,984 57	.....	7,813 35	153,044 34	1,303,758 70	1,456,803 04
Firemen's Mutual, Providence	178,707 80	.....	286,069 96	2,448 00	24,405 15	491,630 91	2,441,199 50	2,932,830 41
Hope Mutual, Providence	55,447 38	.....	86,996 41	865 62	.....	143,309 41	679,501 89	822,811 30
Keystone Mutual, Philadelphia	32,334 66	.....	69,731 81	875 00	.....	102,941 47	482,478 66	585,420 13
Manton Mutual, Philadelphia	29,051 27	.....	62,239 70	587 50	.....	91,878 47	449,569 79	541,448 26
Manufacturers Mutual, Providence	121,497 81	.....	160,547 90	304 84	870 10	283,220 65	1,481,434 69	1,764,655 34
Mechanics Mutual, Providence	72,898 69	.....	97,847 72	302 33	14 00	171,062 74	888,860 83	1,059,923 57
Mercantile Mutual, Providence	36,613 61	.....	58,015 42	195 00	.....	94,824 03	460,245 72	555,069 75
Merchants Mutual, Providence	69,522 63	.....	106,316 29	844 75	5,110 25	181,793 92	875,009 44	1,056,803 36
Mill Owners Mutual, Chicago	27,460 25	.....	62,146 35	.....	587 50	90,194 10	378,375 09	468,569 19
Narragansett Mutual, Providence	18,402 62	.....	29,973 09	.....	.....	48,375 71	235,562 17	283,937 88
National Mutual, Philadelphia	12,589 73	.....	28,252 78	.....	.....	40,842 51	172,841 37	213,683 88
Paper Mill Mutual, Boston	21,045 22	.....	40,627 61	.....	212 50	61,885 33	423,126 89	485,012 22
Philadelphia Manufacturers, Philadelphia	54,557 91	.....	120,625 83	10 13	10,000 00	185,193 87	755,323 70	940,517 57
Protection Mutual, Chicago	42,548 81	.....	96,931 97	.....	337 50	139,818 28	607,487 61	747,305 89
Rhode Island Mutual, Providence	121,497 81	.....	162,198 90	292 73	667 91	284,657 35	1,481,434 69	1,766,092 04
Rubber Manufacturers, Boston	40,608 73	.....	63,357 08	.....	225 00	104,190 81	733,006 10	837,196 91
Standard Mutual, Philadelphia	10,306 88	2 68	33,471 00	1,542 75	2,000 00	47,323 31	197,182 88	244,506 19
State Mutual, Providence	145,797 39	.....	193,117 35	292 73	11 50	339,218 97	1,777,721 67	2,116,940 64
What Cheer Mutual, Providence	55,866 14	.....	87,815 35	865 62	.....	144,547 11	701,366 11	845,913 22
Worcester Manufacturing Worcester	72,997 34	2,572 92	93,317 08	.....	1,625 00	170,512 34	1,391,938 43	1,562,450 77
Totals	1,980,335 12	14,289 91	3,083,708 38	14,359 52	113,179 45	5,205,872 38	29,754,150 99	34,960,023 37

Business in the Province of Ontario, 1928

Name of Insurer	Gross risks written	Gross premium deposits on risks written	Gross losses incurred	Net risks written	Net premium deposits received	Net losses incurred
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
American Mutual, Providence	6,721,722 00	45,064 49	2,091 50	5,600,393 00	14,524 28	2,091 50
Arkwright Mutual, Boston	14,036,046 00	97,102 12	9,630 30	12,753,127 00	23,318 34	9,630 30
Blackstone Mutual, Providence	10,579,841 00	72,945 42	4,832 11	9,161,612 00	19,372 86	4,832 11
Boston Manufacturers, Boston	20,049,195 00	138,333 22	12,596 02	18,789,862 00	128,451 70	12,596 02
Cotton and Woollen Manufacturers, Boston	3,912,087 00	27,880 38	218 83	3,561,173 00	*7,760 85	218 83
Enterprise Mutual, Providence	6,721,722 00	45,064 49	2,091 50	5,600,393 00	14,524 27	2,091 50
Fall River Manufacturers, Fall River	6,058,621 43	43,311 94	4,186 12	5,353,415 43	9,324 18	4,186 12
Fireman's Mutual, Providence	15,375,035 00	105,287 61	5,318 81	13,768,811 00	36,082 48	5,318 81
Hope Mutual, Providence	4,049,886 00	28,435 71	387 69	3,508,461 00	24,801 66	387 69
Keystone Mutual, Philadelphia	2,122,235 00	15,584 29	104 82	1,954,045 00	5,367 55	104 82
Manton Mutual, Philadelphia	1,804,485 00	13,477 41	67 60	1,674,245 00	4,885 81	67 60
Manufacturers' Mutual, Providence	11,202,870 00	75,107 47	3,485 86	9,333,989 00	24,207 09	3,485 86
Mechanics Mutual, Providence	6,721,722 00	45,064 49	2,091 49	5,600,393 00	14,524 26	2,091 49
Mercantile Mutual, Providence	3,236,849 00	22,165 81	971 99	2,959,918 00	9,487 66	971 99
Merchants Mutual, Providence	6,130,581 00	42,234 43	2,586 77	5,348,515 00	12,575 11	2,586 77
Mill Owners' Mutual, Chicago	2,520,942 00	16,703 90	146 74	1,497,332 00	9,145 62	146 74
Narragansett Mutual, Providence	1,618,425 00	11,082 91	486 15	1,479,959 00	4,737 82	486 15
National Mutual, Philadelphia	516,090 00	4,128 27	5 96	468,280 00	804 56	5 96
Paper Mill Mutual, Boston	1,693,685 00	12,835 24	2,102 60	1,589,784 00	1,863 21	2,102 60
Philadelphia Manufacturers', Philadelphia	3,974,790 00	28,180 83	430 76	3,290,465 00	23,626 22	430 76
Protection Mutual, Chicago	3,781,413 00	25,055 86	222 81	1,927,635 00	11,847 62	222 81
Rhode Island Mutual, Providence	11,202,870 00	75,107 47	3,485 86	9,333,989 00	24,207 10	3,485 86
Rubber Manufacturers, Boston	3,784,527 00	27,115 98	214 98	3,447,968 00	*7,844 27	214 98
Standard Mutual, Philadelphia	660,690 00	5,153 44	30 16	576,510 00	998 84	30 16
State Mutual, Providence	13,443,443 00	90,128 97	4,183 02	11,200,786 00	29,048 56	4,183 02
What Cheer Mutual, Providence	4,129,887 00	29,052 41	383 35	3,544,062 00	25,033 43	383 35
Worcester Manufacturers, Worcester	6,389,719 00	45,065 00	4,453 38	1,472,548 00	10,171 05	4,453 38
Totals	172,439,378 43	1,186,669 56	66,807 18	144,797,670 43	498,536 40	66,807 18

*Written.

C

CASH-MUTUAL INSURANCE CORPORATIONS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE

ASSETS

December 31st, 1928

Name of Corporation	Value of real estate less encumbrances	Mortgages, bonds, debentures and other securities	Cash at head office and bank balances	Net agents' balances	Re-insurance on losses	Interest due and accrued	Unassessed premium notes	All other assets	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	60,000 00	1,383,676 84	25,282 05	21,862 39	931 00	20,333 28	242,199 47	.....	1,754,285 03
Gore	30,000 00	1,387,300 97	45,766 09	14,652 14	68 66	25,147 29	202,299 00	.....	1,705,234 15
Perth	40,000 00	1,127,933 38	36,386 65	21,549 69	697 32	23,531 00	161,085 14	24,286 90	1,435,470 08
Waterloo	40,000 00	1,510,056 12	17,034 93	526 18	.....	26,442 41	218,119 60	3,904 52	1,816,083 76
Totals	170,000 00	5,408,967 31	124,469 72	58,590 40	1,696 98	95,453 98	823,703 21	28,191 42	6,711,073 02

The amounts of deposits pursuant to Sec. 38 of The Insurance Act at date of publication are as follows: Economical,. $100,000; Gore District, $100,000; Perth, $100,000; Waterloo, $100,062.10.

LIABILITIES

December 31st, 1928

Name of Corporation	Losses reported unpaid at 31st Dec., 1928	Unearned premiums on cash plan	All other liabilities	Total liabilities	Number of policies	Net amount of risks
	$ c.	$ c.	$ c.	$ c.		$ c.
Economical	3,726 48	147,353 71	2,608 00	153,688 19	27,273	42,847,250 00
Gore	3,096 99	216,637 23	2,877 82	222,612 04	26,066	51,561,196 12
Perth	2,911 00	194,070 41	24,286 90	221,268 31	29,098	51,768,602 00
Waterloo	11,413 00	299,779 90	.....	311,192 90	44,250	75,771,529 00
Totals	21,147 47	857,841 25	29,772 72	908,761 44	126,687	221,948,577 12

RECEIPTS

For the Year Ending December 31st, 1928

Name of Corporation	Instalments	Premiums on cash plan	Agents' balances, 1927, paid in 1928	Interest	Fees, licenses and extra premiums	Reinsurance on losses	Rent	Other sources	Total	Received from investments (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	74,152 70	226,846 89	15,457 47	73,767 83	.....	14,883 55	.....	.....	405,108 44	90,175 73
Gore	60,134 70	289,845 13	15,857 32	77,599 12	137 00	37,155 07	1,100 00	.....	481,828 34	12,994 26
Perth	51,121 50	268,388 60	18,523 57	60,589 93	1,005 39	33,166 24	1,100 00	9,274 48	443,169 71	140,758 35
Waterloo	74,825 55	394,237 04	5,139 41	75,950 49	.....	36,743 80	1,879 50	12,024 11	600,799 90	200,646 62
Totals	260,234 45	1,179,317 66	54,977 77	287,907 37	1,142 39	121,948 66	4,079 50	21,298 59	1,930,906 39	444,574 96

EXPENDITURE

For the Year Ending December 31st, 1928

Name of Corporation	Commission and bonus to agents	Costs in Law	Interest	License fees	Salaries and general expenses account	Total expense of management	Amount paid for losses	Reinsurance	Rebate and returned premiums	Refunds to members	All other payments	Total	Invested (not extended)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Economical	52,915 40	229 00	.....	250 00	76,858 78	130,253 18	102,880 22	39,973 90	22,087 72	.....	.....	295,195 02	214,657 09
Gore	55,538 90	22 35	.....	300 00	64,954 44	120,815 69	182,436 45	49,204 85	18,970 18	12,774 43	14,000 00	398,201 60	67,336 04
Perth	61,834 04	.....	.....	300 00	59,065 62	121,199 66	158,783 07	57,653 55	.....	16,511 42	14,035 08	368,182 78	214,075 20
Waterloo	87,581 56	.....	3,645 67	300 00	87,536 27	179,063 50	218,530 66	54,787 13	34,080 57	.....	15,029 77	501,491 63	300,827 33
Totals	257,869 90	251 35	3,645 67	1,150 00	288,415 11	551,332 03	662,630 40	201,619 43	75,138 47	29,285 85	43,064 85	1,563,071 03	796,895 66

D

FRATERNAL SOCIETIES

ASSETS, LIABILITIES AND ACTUARIAL VALUATIONS, INCOME, DISBURSEMENTS; EXHIBIT OF POLICIES

FRATERNAL SOCIETIES

Assets, Liabilities and Actuarial Valuation

Name of Society	Total Admitted Assets				Liabilities (except Reserve)				Actuarial Valuation		
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Basis of Valuation (Mortuary Fund)	Degree of Solvency	Valuation Date
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.			
Canadian Order of Chosen Friends	1,752,052 20	236,155 92	57,189 39	2,045,397 51	55,828 51	1,435 02	1,196 13	58,459 66	CM(5) 3½%	105%	31 Dec., 1928
Canadian Order of Foresters	11,646,573 07	585,120 86	50,547 68	12,282,241 61	191,276 35	15,841 14	98,239 37	305,356 86	CM(5) 3½%	106.4%	31 Dec., 1928
Canadian Order of Oddfellows	344,134 82	6,393 67	3,885 90	354,414 39	3,300 00	.....	.....	3,300 00	Fraternal American Table 4½%	122.8%	31 Dec., 1928
Civil Service M.B. Society	78,895 58	.....	.....	78,895 58	.....	.....	.....	.....	(b)	.....	31 Dec., 1927
Hamilton Firemen	(a)	313,046 11	.....	313,046 11	.....	.....	.....	.....	(b)	.....	31 Dec., 1924
Hamilton Police	(a)	307,054 51	.....	307,054 51	.....	.....	.....	.....	(b)	103.07	31 Dec., 1928
Knights of Malta	16,450 76	8,225 93	84 73	24,761 42	.....	.....	.....	.....	NFC 4%	110.5%	31 Dec., 1928
London Police	(a)	185,232 60	.....	185,232 60	.....	.....	.....	.....	(b)	.....	31 Dec., 1927
Oddfellows Relief Ass'n	4,418,624 11	.....	.....	4,418,624 11	30,930 00	.....	.....	30,930 00	CM(5) 4%	109%	31 Dec., 1928
Ontario Commercial Trav. Ass'n	815,422 65	.....	.....	815,422 65	4,165 00	231 87	800 00	5,196 87	OM(5) 4%	124.2%	31 Dec. 1928
Ottawa Firemen	(a)	225,245 79	.....	225,245 79	.....	.....	.....	.....	(b)	100.1%	31 Dec.. 1928
Ottawa Police	(a)	206,655 39	.....	206,655 39	.....	.....	.....	.....	(b)	.....	31 Oct., 1928
Royal Templars	1,073,827 60	889 31	512 69	1,075,229 60	16,650 00	.....	272 73	16,922 73	NFC 4%; OM4%	109%	31 Dec., 1928
Sons of England	242,977 21	47,944 68	121,651 70	412,573 59	2,415 00	.....	517 85	2,932 85	AM(5) 4%	113.2%	31 Dec., 1928
Sons of Scotland	1,239,005 38	22,493 80	8,009 23	1,269,508 41	13,180 00	.....	.....	13,180 00	NFC 4%	123%	31 Dec., 1928
St. Joseph Union of Canada	3,594,692 00	182,500 00	16,389 00	3,793,581 00	27,487 57	.....	93 83	27,581 40	NFC	107.4%	31 Dec., 1928
Toronto Firemen	(a)	1,542,734 12	.....	1,542,734 12	.....	.....	.....	.....	(b)	100.4%	1 Jan., 1928
Toronto Police	(a)	1,713,444 03	.....	1,713,444 03	.....	.....	.....	.....	(b)	.....	31 Dec., 1927
	25,222,655 38	5,583,136 72	258,270 32	31,064,062 42	345,232 43	17,508 03	101,119 91	463,860 37			

(a) Pension Funds.
(b) These societies, being confined to municipal or government employees, are required to make valuation returns only when deemed advisable by the Superintendent. R.S.O. 1927, c. 222, s. 205. The date shown is that of the most recent valuation, particulars of which are shown in the detailed Annual Reports.

FRATERNAL SOCIETIES

Income and Disbursements for the Year ending December 31st, 1928

Name of Society	Income				Disbursements			
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Canadian Order of Chosen Friends	511,864 45	36,543 83	24,759 25	573,167 53	281,159 99	23,245 94	54,659 75	359,065 68
Canadian Order of Foresters	1,662,076 45	155,807 97	113,264 82	1,931,149 24	908,125 45	186,384 28	153,742 99	1,248,252 72
Canadian Order of Oddfellows	55,806 29	3,724 74	23,072 92	82,603 95	43,757 58	4,289 39	23,815 29	71,862 26
Civil Service M.B. Society	9,394 16	.....	6,134 81	15,528 97	3,691 19	.....	413 33	4,104 52
Hamilton Firemen	.....	35,792 06	.....	35,792 06	.....	5,086 23	686 22	5,772 45
Hamilton Police	.....	33,325 96	.....	33,325 96	.....	14,630 19	500 73	15,130 92
Knights of Malta	1,578 59	4,961 09	383 92	6,923 60	.....	400 00	677 85	1,077 85
London Police	.....	15,878 69	.....	15,878 69	.....	3,748 08	273 50	4,021 58
Oddfellows Relief Association	676,099 79	.....	102,786 11	778,885 90	391,588 99	.....	97,687 49	489,276 48
Ontario Commercial Trav. Ass'n	81,265 00	.....	190 16	81,455 16	23,240 00	422 50	14,622 95	38,285 45
Ottawa Firemen	.....	39,023 76	.....	39,023 76	.....	2,649 84	1,376 07	4,025 91
Ottawa Police	.....	28,820 00	.....	28,820 00	.....	3,253 50	529 40	3,782 90
Royal Templars	135,075 22	150 60	32,604 86	167,830 68	104,974 83	.....	33,740 75	138,715 58
Sons of England	69,470 86	34,745 83	43,875 48	148,092 17	43,300 93	29,549 41	43,687 53	116,537 87
Sons of Scotland	132,733 60	3,855 11	33,802 00	170,390 71	87,410 12	2,424 88	32,360 43	122,195 43
St. Joseph Union of Canada	431,714 94	125,086 77	66,963 42	623,765 13	157,068 39	90,498 50	62,862 01	310,428 90
Toronto Firemen	.....	199,371 52	.....	199,371 52	.....	33,698 70	1,547 37	35,246 07
Toronto Police	.....	245,149 95	.....	245,149 95	.....	138,662 68	1,967 25	140,629 93
	3,767,079 35	962,237 88	447,837 75	5,177,154 98	2,044,317 47	538,944 12	525,150 91	3,108,412 50

FRATERNAL SOCIETIES

Exhibit of Policies (Mortuary) December 31st, 1928

Name of Society	Whole Life		Limited Life		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		$ c.		$ c.		$ c.		$ c.		$ c.
Canadian Order of Chosen Friends	12,283	10,282,062 80	995	853,000 00	556	520,500 00	489	146,206 00	14,323	11,801,768 80
Canadian Order of Foresters	46,010	45,576,050 00	1,694	1,642,000 00	2,785	2,852,500 00	57	171,000 00	50,546	50,241,550 00
Canadian Order of Oddfellows	1,354	1,004,691 30	8	6,500 00	123	117,000 00	436	266,616 50	1,921	1,394,807 80
Civil Service M.B. Society	1,174	481,700 00	...	...	...	...	...	...	1,174	481,700 00
Hamilton Firemen	...	...	...	...	...	...	...	...	...	...
Hamilton Police	...	...	...	...	...	...	...	...	...	...
Knights of Malta	144	60,250 00	...	...	...	...	...	...	144	60,250 00
London Police	...	...	...	...	...	...	...	...	...	...
Oddfellows Relief Association	13,870	14,946,227 44	2,807	3,408,995 00	1,220	1,484,500 00	...	...	17,897	19,839,722 44
Ontario Commercial Trav. Ass'n	3,371	1,798,625 00	...	...	...	...	...	...	3,371	1,798,625 00
Ottawa Firemen	...	...	...	...	...	...	...	...	...	...
Ottawa Police	...	...	...	...	...	...	...	...	...	...
Royal Templars of Temperance	2,167	2,306,250 00	124	138,000 00	453	533,500 00	120	138,000 00	2,864	3,115,750 00
Sons of England	1,079	911,387 50	294	287,517 50	...	...	...	...	1,373	1,198,905 00
Sons of Scotland	4,980	3,106,262 00	1,353	773,000 00	277	161,500 00	22	107,763 00	6,632	4,148,525 00
St. Joseph Union of Canad	7,523	6,372,498 00	1,545	1,499,000 00	9,353	7,088,500 00	1,406	1,572,750 00	19,827	16,532,748 00
Toronto Firemen	...	...	...	...	...	...	...	...	...	...
Toronto Police	...	...	...	...	...	...	...	...	...	...
	93,955	86,846,004 04	8,820	8,608,012 50	14,767	12,758,000 00	2,530	2,402,335 50	120,072	110,614,352 04

G

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

Assets, December 31st, 1928

Name of Insurer	Mortgage Loans on Real Estate	Book Value of Bonds	Book Value of Stocks	Cash on Hand, in banks and in Trust Companies	Premium Deposits uncollected	Other assets	Interest due and accrued	Market Value of Bonds and Stocks over Book Value	Total admitted assets	Assets not admitted
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	.....	1,052,240 00	.....	96,436 65	49,828 22	.....	11,465 38	.....	1,209,970 25	34,941 39
American Exchange Underwriters	.....	1,965,460 62	.....	144,736 19	41,757 11	.....	27,675 22	58,519 38	2,238,148 52	.....
Canners' Exchange Subscribers	.....	1,625,000 00	.....	698,889 23	67,467 88	17,564 31	10,924 04	41,887 50	2,461,732 96	3,541 56
Epperson Underwriters	.....	.....	.....	393,597 40	38,814 15	.....	.....	.....	432,411 55	2,502 48
Fireproof Sprinklered Underwriters	.....	275,096 00	.....	70,668 79	5,729 06	.....	3,895 12	2,704 00	358,092 97	1,082 04
Individual Underwriters	.....	2,297,659 00	.....	261,034 88	51,578 60	.....	23,434 49	45,651 00	2,679,357 97	2,741 08
Inter-Insurers Exchange	.....	165,162 56	.....	79,842 48	5,888 87	.....	2,695 11	2,697 44	256,286 46	18 00
Lumbermen's Underwriting Alliance	.....	1,538,358 49	.....	1,299,449 51	329,908 03	.....	12,589 99	3,159 51	3,183,465 53	33,376 26
Manufacturing Lumbermen's Underwriters	.....	1,547,435 05	.....	1,412,528 10	311,167 24	.....	17,540 00	7,032 95	3,295,703 34	25,997 52
Metropolitan Inter-Insurers	.....	510,750 00	.....	80,334 01	26,694 21	44,132 30	5,987 62	—4,160 00	663,738 14	4,879 00
National Lumber Manufacturers' Inter Ins. Exchange	.....	168,752 50	.....	201,685 06	89,140 46	.....	730 21	2,095 50	462,403 73	4,388 98
New York Reciprocal Underwriters	.....	3,194,664 00	.....	284,588 13	55,520 56	.....	27,914 50	29,746 00	3,592,433 19	2,796 40
Reciprocal Exchange	108,500 00	953,431 85	.....	370,665 74	130,676 05	4,724 55	10,948 33	24,115 13	1,603,061 65	2,556 84
Underwriters Exchange	.....	1,284,168 89	.....	417,468 06	30,045 10	.....	21,616 33	25,516 11	1,778,814 49	669 00
Warner Reciprocal Insurers	.....	374,338 13	.....	581,739 82	59,402 28	1,798 60	3,221 14	16,365 01	1,036,864 98	502 37
Totals	108,500 00	16,952,517 09	.....	6,393,664 05	1,293,617 82	68,219 76	180,637 48	255,329 53	25,252,485 73	119,992 92

Liabilities, December 31st, 1928

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Administration Expense accrued	Return premium deposits	Reinsurance premiums accrued	Taxes	Reserve for contingencies	All other liabilities	Total liabilities	Excess of assets over liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	20,011 54	407,653 63	8,493 28	18,277 38	.....	4,000 00	2,856 85	196,105 22	657,397 90	552,572 35
American Exchange Underwriters	10,500 00	267,230 80	7,713 69	176,168 63	.....	6,139 58	*143,952.81	.....	611,705 51	1,626,443 01
Canners' Exchange Subscribers	68,472 03	654,412 58	.....	.....	15,206 59	23,089 70	.....	.....	761,180 90	1,700,552 06
Epperson Underwriters	17,370 13	134,257 22	10,329 16	.....	.....	.....	.....	.....	161,956 51	270,455 04
Fireproof Sprinklered Underwriters	158 20	111,198 77	2,838 48	27,532 69	.....	800 00	.....	.....	142,528 14	215,564 83
Individual Underwriters	14,224 77	546,950 38	18,390 64	165,647 77	8,638 79	4,000 00	.....	.....	757,852 35	1,921,505 62
Inter-Insurers Exchange	500 00	56,494 83	120 00	.....	.....	130 00	.....	.....	57,244 83	199,041 63
Lumbermen's Underwriting Alliance	190,531 00	851,411 36	72,691 95	.....	.....	.....	.....	.....	1,114,634 31	2,068,831 22
Manufacturing Lumbermen's Underwriters	110,750 00	796,126 41	67,432 96	.....	16,127 84	.....	.....	.....	990,437 21	2,305,266 13
Metropolitan Inter-Insurers	6,347 00	245,664 48	4,810 94	39,065 28	.....	1,000 00	.....	.....	296,887 70	366,850 44
National Lumber Manufacturers' Inter Ins. Exchange	24,810 98	142,974 13	18,705 90	.....	2,639 01	5,000 00	.....	.....	194,130 02	268,273 71
New York Reciprocal Underwriters	10,348 28	586,945 64	19,082 74	262,425 00	8,747 16	5,000 00	.....	.....	892,548 82	2,699884 37
Reciprocal Exchange	55,039 82	434,847 59	13,323 78	.....	43,165 17	8,000 00	.....	.....	554,376 36	1,048,685 29
Underwriters' Exchange	15,000 00	260,110 00	420 00	.....	.....	260 00	.....	.....	275,790 00	1,503,024 49
Warner Reciprocal Insurers	42,831 96	288,850 19	.....	.....	.....	5,471 81	.....	.....	337,153 96	699,711 02
Totals	586,895 71	5,785,128 01	244,353 52	689,116 75	94,524 56	62,891 09	146,809 66	196,105 22	7,805,824 52	17,446,661 21

*This reserve is an undivided surplus account in which withdrawing subscribers do not share. In this respect this exchange is not operating as a reciprocal.

RECIPROCAL OR INTER-INSURANCE EXCHANGES

Profit and Loss Account, 1928

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Adminstration and other expenses	Net underwriting profit or savings for subscribers
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	876,957 10	446,311 08	737,940 79	581,334 22	159,581 30	*2,974 73
American Exchange Underwriters	488,883 67	402,033 20	361,644 75	24,257 79	89,512 15	247,874 81
Canners' Exchange Subscribers	2,352,381 46	1,634,681 01	1,601,971 07	932,276 58	452,029 86	217,664 63
Epperson Underwriters	482,949 90	337,945 42	331,020 88	146,358 87	105,273 70	79,388 31
Fireproof Sprinklered Underwriters	167,608 52	145,102 75	114,561 50	4,760 54	31,564 11	78,236 85
Individual Underwriters	842,684 64	700,469 36	698,053 29	55,877 29	242,916 72	399,259 28
Inter-Insurers' Exchange Alliance	85,636 48	64,774 07	63,481 35	11,550 85	18,364 52	33,565 98
Lumbermen's Underwriting Alliance	3,148,709 46	2,116,706 95	2,141,391 74	1,289,071 89	575,821 96	276,497 89
Manufacturing Lumbermen's Underwriters	2,546,980 27	1,978,119 22	1,988,008 28	859,493 73	467,863 30	660,651 25
Metropolitan Inter-Insurers	389,971 96	350,004 93	104,340 45	14,000 64	41,640 03	48,699 78
National Lumber Manufacturers' Inter-Insurance Exchange	482,080 73	384,832 02	370,492 55	151,415 11	115,012 74	104,064 70
New York Reciprocal Underwriters	836,375 09	686,192 82	698,623 43	8,879 35	251,519 08	438,225 00
Reciprocal Exchange	1,289,177 31	887,778 91	828,393 92	248,728 76	328,426 63	251,238 53
Underwriters' Exchange	460,500 20	361,265 63	349,646 14	42,337 86	120,971 38	186,336 90
Warner Reciprocal Insurers	893,120 82	725,507 33	698,595 07	267,419 69	175,487 84	255,687 54
Totals	15,344,017 61	11,221,724 70	11,088,165 21	4,637,763 17	3,175,985 32	3,274,416 72

*Loss

SURPLUS ACCOUNT

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1928	Net underwriting profit or savings for subscribers	Other revenue (net)	Transferred from special surplus or reserve accounts	Savings and profits returned to subscribers	Transferred to special surplus or reserve accounts	Amount held to credit of subscribers surplus	Special surplus or reserve accounts	Non-admitted assets	Surplus of admitted assets over all liabilities
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	972,982 95	*2,974 73	41,002 30	.....	379,364 48	§44,132 30	587,513 74	.....	34,941 39	552,572 35
American Exchange Underwriters	1,610,340 14	247,874 81	46,707 40	.....	235,516 81	‡42,962 53	1,626,443 01	.....	.....	1,626,443 01
Canners' Exchange Subscribers	1,238,697 95	217,664 63	27,548 22	.....	765,188 54	220,928 36	497,793 90	1,206,299 72	3,541 56	1,700,552 06
Epperson Underwriters	266,628 04	79,388 31	11,660 76	.....	84,719 59	.....	272,957 52	.....	2,502 48	270,455 04
Fireproof Sprinklered Underwriters	155,896 31	78,236 85	2,254 88	.....	19,741 17	.....	216,646 87	.....	1,082 04	215,564 83
Individual Underwriters	1,718,031 04	399,259 28	24,898 93	.....	217,942 55	.....	1,924,246 70	.....	2,741 08	1,921,505 62
Inter-Insurers Exchange	172,359 84	33,565 98	6,836 71	.....	13,702 90	.....	199,059 63	.....	18 00	199,041 63
Lumbermen's Underwriting Alliance	1,966,379 99	276,497 89	67,344 59	.....	208,014 99	.....	2,102,207 48	.....	33,376 26	2,068,831 22
Manufacturing Lumbermen's Underwriters	1,849,574 56	660,651 25	58,578 57	.....	237,540 73	.....	2,331,263 65	.....	25,997 52	2,305,266 13
Metropolitan Inter-Insurers	919 95	48,699 78	1,130 00	†366,507 85	45,528 14	.....	371,729 44	.....	4,879 00	366,850 44
National Lumber Manufacturers' Inter-Insurance Exchange	171,726 91	104,064 70	7,788 12	.....	10,917 04	.....	272,662 69	.....	4,388 98	268,273 71
New York Reciprocal Underwriters	2,599,197 76	438,225 00	16,528 83	.....	351,270 82	.....	2,702,680 77	.....	2,796 40	2,699,884 37
Reciprocal Exchange	1,040,123 80	251,238 53	42,457 06	260 00	282,837 26	.....	1,051,242 13	.....	2,556 84	1,048,685 29
Underwriters' Exchange	1,468,092 39	186,336 90	55,378 40	.....	206,114 20	.....	1,503,693 49	.....	669 00	1,503,024 49
Warner Reciprocal Insurers	328,057 92	255,687 54	16,915 96	.....	184,035 99	101,389 99	315,235 44	384,977 95	502 37	699,711 02
Totals	15,559,009 55	3,274,416 72	427,030 73	366,767 85	3,242,435 21	409,413 18	15,975,376 46	1,591,277 67	119,992 92	17,446,661 21

*Loss.
†Transferred from Affiliated Underwriters.
‡See footnote under Liabilities.
§Due to Metropolitan Inter-Insurers.

ABSTRACT OF BUSINESS TRANSACTED BY RECIPROCAL OR INTER-INSURANCE EXCHANGES IN THE PROVINCE IN 1928

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net Losses incurred (Including adjustment expenses)
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	8,104,157 00	8,104,157 00	39,106 40	15,918 01	23,188 39	33,020 35
American Exchange Underwriters	1,112,500 00	1,112,500 00	7,762 56	2,775 76	4,986 80	659 83
Canners' Exchange Subscribers	1,507,663 00	.....	13,154 83	7,660 63	5,494 20	.....
Epperson Underwriters	487,150 00	452,450 00	5,197 85	842 15	4,355 70	.....
Fireproof Sprinklered Underwriters	2,180,000 00	2,180,000 00	3,184 45	.....	3,184 45	.....
Individual Underwriters	15,538,734 00	15,538,734 00	45,595 66	3,320 26	42,275 40	3,329 94
Inter-Insurers' Exchange	170,000 00	170,000 00	680 30	17 93	662 37	.....
Lumbermen's Underwriting Alliance	9,961,758 00	7,247,165 00	171,343 55	41,864 36	129,479 19	14,361 72
Manufacturing Lumbermen's Underwriters	5,296,623 00	3,803,923 00	111,200 93	44,297 97	66,902 96	11 57
Metropolitan Inter-Insurers	14,837,548 00	14,837,548 00	15,830 12	1,291 39	14,538 73	.....
National Lumber Manufacturers' Inter-Insurance Exchange	740,050 00	643,077 00	11,744 30	2,547 08	9,197 22	999 50
New York Reciprocal Underwriters	14,837,548 00	14,837,548 00	26,564 05	2,086,54	24,477 51	508 50
Reciprocal Exchange	107,200 00	107,200 00	1,473 64	884 54	589 10	.....
Underwriters' Exchange	854,000 00	854,000 00	3,394 40	246 19	3,148 21	21 04
Warner Reciprocal Insurers	.....	.....	.....	.....	.....	.....
Totals	75,734,931 00	69,888,306 00	456,233 04	123,752 81	332,480 23	52,912 45

ALL BUSINESS, 1928

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred (Including adjustment expenses)	Net Savings and profits recredited to subscribers
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Affiliated Underwriters	176,436,743 00	116,674,307 00	876,957 10	430,646 02	446,311 08	581,334 22	38,027 57
American Exchange Subscribers	166,582,492 00	159,487,630 00	488,883 67	86,850 47	402,033 20	24,257 79	294,582 21
Canners' Exchange Subscribers	219,669,698 00	153,755,816 00	2,352,381 46	717,700 45	1,634,681 01	932,276 58	245,212 85
Epperson Underwriters	64,459,483 00	47,425,449 00	482,949 90	145,004 48	337,945 42	146,358 87	91,049 07
Fireproof Sprinklered Underwriters	83,057,764 00	85,761,331 00	167,608 52	22,505 77	145,102 75	4,760 54	80,491 73
Individual Underwriters	310,255,875 00	329,910,862 00	842,684 64	133,576 49	709,108 15	55,877 29	424,158 21
Inter-Insurance Exchange	21,339,451 00	23,298,301 00	85,636 48	20,862 41	64,774 07	11,550 85	40,402 69
Lumbermen's Underwriting Alliance	224,907,820 00	156,913,091 00	3,148,709 46	1,032,002 51	2,116,706 95	1,289,071 89	343,842 48
Manufacturing Lumbermen's Underwriters	146,080,760 00	117,343,710 00	2,546,980 27	568,861 05	1,978,119 22	859,493 73	719,229 82
Metropolitan Insurers	151,886,665 00	108,486,358 00	389,971 96	39,967 03	350,004 93	14,000 64	49,829 78
National Lumber Manufacturers' Inter Insurance	27,577,920 00	24,320,254 00	482,080 73	97,248 71	384,832 02	151,415 11	111,852 82
New York Reciprocal Underwriters	347,421,671 00	401,308,307 00	836,375 09	150,182 27	686,192 82	8,879 35	454,753 83
Reciprocal Exchange	155,297,880 00	101,885,689 00	1,289,177 31	401,398 40	887,778 91	248,728 76	293,695 59
Underwriters' Exchange	173,685,510 00	162,834,017 00	460,500 20	99,234 57	361,265 63	42,337 86	241,715 30
Warner Reciprocal Insurers	82,803,767 00	68,488,230 00	893,120 82	167,613 49	725,507 33	267,419 69	272,603 50
Totals	2,351,463,499 00	2,057,893,352 00	15,344,017 61	4,113,654 12	11,230,363 49	4,637,763 17	3,701,447 45

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES NOT LICENSED UNDER THE INSURANCE ACT (DOMINION), FOR THE YEAR ENDING DECEMBER 31ST, 1928

I—BONDS AND DEBENTURES PURCHASED

COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Dec. 18..	Dominion of Canada, 5½%, 1934.....	$1,000 00	$1,025 00	C. P. Green.
Apr. 10..	Village of Waterdown, 5½%, 1937....	1,000 00	1,037 50	Denman & Co.
11..	City of Vancouver, 5½%, 1938.....	5,000 00	5,255 00	McLeod, Young & Weir.
18..	City of Belleville, 4½%, 1957.....	5,000 00	4,962 50	Royal Securities Corporation.
June 7..	City of Edmonton, 5½%, 1953.....	5,000 00	5,429 50	Dominion Securities.
8..	City of Victoria, 5½%, 1944.....	4,000 00	4,264 00	Dominion Securities.
8..	City of Victoria, 5½%, 1943.....	1,000 00	1,064 60	Dominion Securities.
July 18..	City of Regina, 6½%, 1938.....	1,000 00	1,116 90	Dominion Securities.
18..	City of Calgary, 5½%, 1954.....	2,000 00	2,143 20	Dominion Securities.
18..	City of Calgary, 5½%, 1944.....	1,000 00	1,054 60	Dominion Securities.
18..	City of Moose Jaw, 5½%, 1939.....	1,000 00	1,041 90	Dominion Securities.
19..	City of Moose Jaw, 5%, 1944.....	1,000 00	995 00	Wood, Gundy & Co.
28..	City of Belleville, 4½%, 1957.....	5,000 00	4,619 50	Royal Securities Corporation.
28..	City of Belleville, 4½%, 1955.....	5,000 00	4,632 00	Royal Securities Corporation.
20..	City of Calgary, 5½%, 1954.....	3,000 00	3,214 80	A. E. Ames & Co.
Apr. 20..	Duke Price Power, 6%, 1966.....	5,000 00	5,331 25	A. E. Ames & Co.
20..	Gatineau Power, 6%, 1941.....	5,000 00	5,162 50	A. E. Ames & Co.
June 7..	Montreal Tramways, 5%, 1955.....	10,000 00	9,950 00	Wood, Gundy & Co.
July 17..	Nova Scotia Light & Power Co., 5%, 1958	5,000 00	4,925 00	Royal Securities Corporation.
18..	Winnipeg Electric, 6%, 1954	5,000 00	5,200 00	Nesbitt, Thomson & Co.
18..	Manitoba Power Co., 5½%, 1951.....	10,000 00	10,350 00	Nesbitt, Thomson & Co.
Dec. 15..	Abitibi Power & Paper Co., 5%, 1953.	5,000 00	4,350 00	Royal Securities Corporation.
15..	Fraser Companies, Ltd., 6%, 1950	5,000 00	5,075 00	Royal Securities Corporation.
16..	Abitibi Power & Paper Co., 5%, 1953..	2,000 00	1,760 00	Royal Securities Corporation.
July 19..	Canada Cement, 5½%, 1947.....	5,000 00	5,087 50	Royal Securities Corporation.
19..	J. R. Moodie & Co., 6%, 1948.....	5,000 00	4,975 00	Nesbitt, Thomson & Co.
20..	Hamilton Cottons, 5½%, 1948.....	5,000 00	5,000 00	A. E. Ames & Co.
Dec. 15..	Canadian Canners, Ltd., 6%, 1950....	5,000 00	5,112 50	McLeod, Young, Weir & Co.
		$113,000 00	$114,134 75	

ECONOMICAL MUTUAL FIRE INSURANCE CO.

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
May 14..	Port Altred Pulp & Paper Corp., 5½%, 1957.....	$25,000 00	$25,055 09	Waterloo Trust & Savings Co.
July 7..	Great West Saddlery Co., Ltd., 6%, 1948	15,000 00	14,850 00	Waterloo Trust & Savings Co.
11..	Great West Saddlery Co., Ltd., 6%, 1948	15,000 00	14,850 00	Fry, Mills, Spence & Co.
Aug. 18..	Mathews Steamship Co., Ltd., 6%, 1941	25,000 00	25,250 00	Waterloo Trust & Savings Co.
	Accumulation of book value towards par	.....	819 72	
		$80,000 00	$80,824 81	

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Oct. 22..	Province of Ontario, 6%, 1936.....	$25,000 00	$26,531 25	Wood, Gundy & Co.
Dec. 21..	Dominion of Canada, 5½%, 1934.....	10,000 00	10,220 00	S. R. Mackellar & Co.
21..	Dominion of Canada, 5½%, 1934.....	50,000 00	51,100 00	Dyment, Anderson & Co.
Jan. 23..	County of Ontario, 5%, 1934.....	1,033 45	1,054 84	Stewart, Scully & Co., Ltd.
23..	County of Ontario, 5%, 1935.....	1,085 14	1,110 21	Stewart, Scully & Co., Ltd.
23..	County of Ontario, 5%, 1936.....	1,139 39	1,168 44	Stewart, Scully & Co., Ltd.
23..	County of Ontario, 5%, 1937.....	1,000 00	1,027 70	Stewart, Scully & Co., Ltd.
23..	County of Ontario, 5%, 1938.....	1,000 00	1,029 80	Stewart, Scully & Co., Ltd.
23..	Township of East York, 5½%, 1943...	4,000 00	4,214 00	Bell, Gouinlock & Co.
23..	Township of East York, 5%, 1944.....	4,000 00	4,045 60	Bell, Gouinlock & Co.
23..	Township of East York, 5%, 1945.....	10,000 00	10,119 00	Bell, Gouinlock & Co.
23..	Township of East York, 5%, 1946.....	1,000 00	1,012 30	Bell, Gouinlock & Co.
		$109,257 98	$112,633 14	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—BONDS AND DEBENTURES PURCHASED

THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Oct. 25	Province of Alberta, 4½%, 1958	$50,000 00	$47,000 00	Dominion Securities Corporation.
Mar. 26	Province of Buenos Aires, 6%, 1961	25,000 00	23,875 00	R. W. Savage & Co.
Apr. 12	Kingdom of Norway, 5%, 1963	10,000 00	9,725 00	Bell, Gouinlock & Co.
18	Republic of Colombia, 6%, 1961	25,000 00	23,687 50	McLeod, Young, Weir & Co.
Oct. 19	Republic of Bolivia, 7%, 1969	15,000 00	14,550 00	Dominion Securities Corporation.
2	United States of Brazil, 6½%, 1957	5,000 00	4,818 75	Dominion Securities Corporation.
Nov. 9	Republic of Peru, 6%, 1960	25,000 00	22,687 50	Dominion Securities Corporation.
Apr. 5	Canadian National Rys., 4% (perpetual)	50,126 66	44,111 46	Dominion Securities Corporation.
Nov. 27	Temiskaming & Nor. Ont. Ry., 4%, 1946	25,000 00	22,725 00	Dominion Securities Corporation.
Mar. 26	French Nat. Mail SS. Lines, 6%, 1952	25,000 00	24,500 00	Wood, Gundy & Co.
26	City of Rio de Janeiro, 6½%, 1953	5,000 00	4,825 00	R. W. Savage & Co.
Sept. 12	Tokyo Elec. Light Co., Ltd., 6%, 1953	5,000 00	4,512 50	Dominion Securities Corporation.
12	Dept. of Cundinamarca, Republic of Colombia, 6½%, 1959	10,000 00	9,325 00	Dominion Securities Corporation.
Mar. 29	United Grain Growers, 5%, 1948	5,000 00	4,812 50	R. W. Savage & Co.
29	Canada Cement Co., Ltd., 5½%, 1947	5,000 00	5,100 00	R. W. Savage & Co.
Apr. 13	Windsor Arms, Ltd., 6½%, 1947	10,000 00	9,900 00	Blackstock & Co.
13	Clarendon Apts., Ltd., 7%, 1946	5,000 00	4,950 00	R. W. Savage & Co.
May 14	Godfrey Realty Corpn., 6%, 1942	10,000 00	9,700 00	Blackstock & Co.
21	Crescent Road Apts., Ltd., 7%, 1946	4,000 00	4,000 00	Blackstock & Co.
21	York-Adelaide Realty Co., Ltd., 7% 1945	2,000 00	2,020 00	Blackstock & Co.
14	Metropolitan Bldg., Ltd., 7%, 1944	2,000 00	2,070 00	Blackstock & Co.
July 9	Burns & Co., Ltd., 5½%, 1948	25,000 00	24,750 00	Dominion Securities Corporation.
Aug. 28	Clarendon Apts., Ltd., 7%, 1946	5,000 00	4,900 00	C. H. Lloyd.
	Accumulation of book value towards par	.....	236 92	
		$348,126 66	$328,782 13	

THE FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Mar. 22	Dominion of Canada, 5½%, 1937	$100 00	$110 00	Trusts & Guarantee Co.
19	Province of Ontario, 5%, 1948	40,000 00	43,000 00	Trusts & Guarantee Co.
May 16	Province of Ontario, 5%, 1948	10,000 00	10,687 50	Trusts & Guarantee Co.
Dec. 31	Province of British Columbia, 4½%, 1953	10,000 00	9,496 00	Trusts & Guarantee Co.
Mar. 15	Can. National Rys., guaranteed by Dominion of Canada, 4½%, 1957	40,000 00	40,550 00	Trusts & Guarantee Co.
May 16	Can. National Rys. guaranteed by Dominion of Canada, 4½%, 1957	10,000 00	10,100 00	Trusts & Guarantee Co.
16	City of Toronto, 5%, 1950	20,000 00	21,242 00	Trusts & Guarantee Co.
		$130,100 00	$135,185 50	

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Feb. 15	Town of Fort Frances, 5½%, 1945-47	$10,072 15	$10,691 18	Wood, Gundy & Co., Ltd.
15	Town of Kenora, 5%, 1947-50	20,111 15	20,111 15	Wood, Gundy & Co., Ltd.
Apr. 10	Township of Teck, 5½%, 1934-35	7,054 70	7,204 25	W. L. McKinnon Co.
10	Township of Teck, 5½%, 1937-41 (Not delivered till September 1st).	18,003 89	18,658 61	W. L. McKinnon Co.
Dec. 19	Victoria Trust & Savings Co. (Guaranteed Investment Receipt), 5%, 1938	10,000 00	10,000 00	Victoria Trust & Investment Co., Cannington, Ont.
		$65,241 89	$66,665 19	

HAND-IN-HAND INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Sept. 1	Province of British Columbia, 5%, 1949	$15,000 00	$15,112 50	Wood, Gundy & Co., Ltd.
1	Township of York, 5%, 1935	10,000 00	9,953 00	Wood, Gundy & Co., Ltd.
Oct. 6	City of Kingston, 5%, 1943	10,000 00	9,953 00	Wood, Gundy & Co., Ltd.
25	Gatineau Power Co., 5%, 1956	10,000 00	9,703 00	Wood, Gundy & Co., Ltd.
		$45,000 00	$44,721 50	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—BONDS AND DEBENTURES PURCHASED

MERCHANTS' FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Sept. 12..	Hydro-Electric Power Comm., 6%, 1940	$10,000 00	$11,019 00	Wood, Gundy & Co., Ltd.
12..	Canada Cement Co., Ltd., 5½%, 1947	25,000 00	25,625 00	Wood, Gundy & Co., Ltd.
12..	United Securities, Ltd., 5½%, 1952....	25,000 00	25,500 00	Wood, Gundy & Co., Ltd.
		$60,000 00	$62,144 00	

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
June 15..	Republic of Columbia, 6%, 1961.....	$5,000 00	$4,737 50	The Dominion Securities
15..	Government of the Argentine Nation, 5½%, 1962.....	5,000 00	4,837 50	The Dominion Securities.
15..	United States of Brazil, Republic of Columbia, 6½%, 1957.....	5,000 00	4,925 00	The Dominion Securities.
July 3..	Commonwealth of Australia, 4½%, 1956	10,000 00	8,925 00	The Guaranty Co. of New York.
18..	Kingdom of Denmark, 4½%, 1962....	5,000 00	4,466 25	The Guaranty Co. of New York.
3..	Republic of Columbia, 6%, 1961.....	10,000 00	9,475 00	Dyment Anderson.
Aug. 15..	Province of Buenos Aires, 6%, 1961...	5,000 00	4,750 00	McLeod, Young, Weir & Co
15..	Republic of Chili, 6%, 1960.....	5,000 00	4,725 00	McLeod, Young, Weir & Co.
15..	Republic of Peru, 6%, 1960.....	5,000 00	4,612 50	McLeod, Young, Weir & Co.
15..	Republic of Uruguay, 6%, 1960.....	5,000 00	4,937 50	McLeod, Young, Weir & Co.
Oct. 31..	Republic of Peru, 6%, 1961.....	5,000 00	4,537 50	Fry, Mills, Spence & Co.
Nov. 2..	Republic of Peru, 6%, 1961.....	5,000 00	4,537 50	Cochran, Hay & Co.
Jan. 12..	Can. Nat. Rys. (Dominion of Canada guaranteeing), 3½%, 1958.....	77,866 65	64,917 40	A. E. Ames & Co.
June 27..	Dept. of Cundinamarca, Republic of Columbia, 6½%, 1959.....	5,000 00	4,650 00	McLeod, Young, Weir & Co.
Aug. 15..	State of Rio Grande Do Sul, 6%, 1968..	5,000 00	4,700 00	McLeod, Young, Weir & Co.
Nov. 20..	Municipality of Medellin (Dept. of Antioquia, Republic of Columbia), 6½%, 1954.....	5,000 00	4,687 50	Nesbitt, Thomson & Co.
June 15..	City of Tokio (guaranteed by Japanese Government), 5½%, 1961.....	5,000 00	4,737 50	The Dominion Securities.
15..	City of Yokohama (guaranteed by the Imperial Japanese Government), 6%, 1961.....	5,000 00	5,025 00	The Dominion Securities
15..	French Line (guaranteed by the French Government), 6½%, 1951.....	5,000 00	5,050 00	The Dominion Securities.
Jan. 11..	City of Port Moody, B.C., 6%, 1930...	8,000 00	8,000 00	C. H. Burgess & Co.
Mar. 26..	Medicine Hat, Alta., 6%, 1952.....	3,000 00	3,090 00	Citizens Bond Corporation.
26..	Medicine Hat, Alta., 6%, 1951.....	1,000 00	1,030 00	Citizens Bond Corporation.
9..	District of South Vancouver, B.C., 5½%, 1966.....	15,000 00	16,237 50	Cochran, Hay & Co.
July 11.	Town of Coronation, Alta., 6%, 1928-37	5,000 00	5,120 60	W. L. McKinnon & Co.
Sept. 26.	City of Port Moody, B.C., 5½%, 1936	1,000 00	980 00	Cochran, Hay & Co.
Oct. 13.	Township of East York, 5½%, 1942-45	28,000 00	28,595 00	Brouse, Mitchell & Co.
Jan. 28.	St. Henry's Roman Catholic Separate School, 6½%, 1928-44.....	10,625 00	11,210 43	Houston, Willoughby Co., Ltd.
14.	St. Jerome Power, Ltd. (guaranteed by the Village of St. Jerome, Que.), 5½% 1958.....	25,000 00	24,000 00	Bray, Caron & Dube, Ltd.
May 11..	Lord Nelson Hotel Co., Ltd., 6½%, 1947.....	10,000 00	10,050 00	H. R. Bain & Co.
7..	Star Steam Laundry Co., Ltd., 6½% 1943.....	5,000 00	4,815 00	Victor W. Odlum & Co.
17..	The Great Lakes Paper Co., Ltd., 6%, 1950.....	5,000 00	4,975 00	Wood, Gundy & Co.
July 3..	The Union Transit Co., Ltd., 6%, 1930	5,000 00	4,950 00	Cochran, Hay & Co.
3..	Howard Smith Paper Mills Co., Ltd., 5½%, 1953.....	5,000 00	4,900 00	Dyment, Anderson & Co.
3..	Great Lakes Paper Co., 6%, 1950.....	5,000 00	4,975 00	Dyment, Anderson & Co.
24..	Firstbrook Boxes, Ltd., 6%, 1948.....	5,000 00	5,000 00	Gardiner & Co., Ltd.
Aug. 13..	The Canada Power & Paper Corp., 5½%, 1958.....	10,000 00	9,875 00	Wood, Gundy & Co.
20..	Howard Smith Paper, 5½%, 1953.....	5,000 00	4,900 00	Wood, Gundy & Co.
15..	Ontario Bldg., Ltd., 6½%, 1943.....	5,000 00	4,950 00	McLeod, Young, Weir & Co.
Sept. 4..	Abitibi Power & Paper, 5%, 1953.....	10,000 00	9,100 00	Royal Securities Corporation.
19..	The Royal Exchange Bldg., 6%, 1948.	5,000 00	4,950 00	McLeod, Young, Weir & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—BONDS AND DEBENTURES PURCHASED

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY—*Continued*

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Oct. 26	E. L. Ruddy Co., Ltd., 6½%, 1948	$5,000 00	$4,950 00	R. A. Daly & Co., Ltd.
17	Canadian Northern Power, 5%, 1953	5,000 00	4,800 00	Nesbitt, Thomson & Co.
18	Great West Saddlery Co., 6%, 1948	5,000 00	5,000 00	Cochran, Hay & Co.
Nov. 14	Ritchie Cut Stone, Ltd., 6½%, 1948	5,000 00	4,850 00	Stewart, Scully & Co.
17	Montreal Apts., Ltd., 5½%, 1948	5,000 00	4,700 00	Royal Securities Corporation.
	Accumulation of book value towards par	.....	820 39	
		$374,491 65	$356,057 57	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Jan. 19	City of Victoria, B.C., 5½%, 1941	$7,000 00	$7,376 60	Wood, Gundy & Co.
19	City of Victoria, B.C., 5½%, 1942	8,000 00	8,454 40	Wood, Gundy & Co.
17	Town of Walkerville, 5%, 1945	4,366 94	4,523 72	A. E. Ames & Co.
17	Town of Walkerville, 5%, 1946	4,585 29	4,755 66	A. E. Ames & Co.
17	Town of Walkerville, 5%, 1947	4,814 56	4,999 20	A. E. Ames & Co.
July 31	Town of Port Colborne, 4½%, 1934	1,346 62	1,312 08	C. H. Burgess Co.
31	Town of Port Colborne, 4½%, 1935	1,497 22	1,453 46	C. H. Burgess Co.
31	Town of Port Colborne, 4½%, 1936	1,654 60	1,600 59	C. H. Burgess Co.
31	Town of Port Colborne, 4½%, 1937	2,819 06	2,717 87	C. H. Burgess Co.
31	Town of Port Colborne, 4½%, 1938	2,990 91	2,874 32	C. H. Burgess Co.
Oct. 16	Hydro-Electric Bond & Share Corp., 5%, 1957	25,000 00	23,875 00	Wood, Gundy & Co.
19	Gatineau Power Co., 5%, 1956	25,000 00	24,250 00	Wood, Gundy & Co.
Dec. 10	Quebec Power Co., 5%, 1968	25,000 00	24,187 50	Wood, Gundy & Co.
Oct. 16	Massey-Harris Co., Ltd., 5%, 1947	25,000 00	24,125 00	Wood, Gundy & Co.
16	Mercury Mills Co., Ltd., 5½%, 1953	25,000 00	24,500 00	Wood, Gundy & Co.
16	United Grain Growers, 5%, 1948	25,000 00	23,937 50	Wood, Gundy & Co.
16	Can. Power & Paper Corp., 5½%, 1958	25,000 00	23,250 00	Wood, Gundy & Co.
Nov. 2	Fraser Cos., Ltd., 6%, 1950	25,000 00	25,000 00	Wood, Gundy & Co.
		$239,075 20	$233,192 90	

PILOT AUTOMOBILE AND ACCIDENT INSURANCE COMPANY, LIMITED

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Mar. 1	Can. National Rys., 3½%, 1958	$5,961 66	$4,933 28	A. E. Ames & Co.
24	Can. National Rys., 3½%, 1958	4,866 66	4,027 17	A. E. Ames & Co.
Aug. 2	Can. National Rys., 3½%, 1958	13,504 82	11,175 39	A. E. Ames & Co.
Dec. 15	Town of Timmins, 5½%, 1939	11,000 00	11,460 90	A. E. Ames & Co.
27	Town of Timmins (guaranteed by the Province of Ontario), 5½%, 1938	4,000 00	4,156 00	A. E. Ames & Co.
Sept. 18	City of Sydney, N.S., 6%, 1951	5,000 00	5,605 00	W. L. McKinnon & Co.
Dec. 31	Town of Glace Bay, 5½%, 1944	5,000 00	5,134 20	W. L. McKinnon & Co.
May 3	Victoria Realty Corp., 6%, 1948	5,000 00	5,000 00	A. E. Ames & Co.
Jan. 30	Great Lakes Paper Co., 6%, 1950	5,000 00	4,975 00	Bell, Gouinlock & Co.
Sept. 11	Howard Smith Paper Mills, 5½%, 1953	5,000 00	4,900 00	Wood, Gundy & Co.
Aug. 10	Famous Players Corp., 6%, 1948	5,000 00	5,000 00	A. E. Ames & Co.
Oct' 4	Hinde & Dauch Paper Co., 5½%, 1948	5,000 00	5,000 00	A. E. Ames & Co.
19	Hamilton Cotton Co., Ltd., 5½%, 1948	5,000 00	4,875 00	A. E. Ames & Co.
Aug. 18	Canada Steamship Line, 6%, 1941	5,000 00	5,140 00	A. E. Ames & Co.
Dec. 10	Dona Cona Paper Co., 5½%, 1948	5,000 00	4,962 50	A. E. Ames & Co.
10	Montreal Island Paper Co., 5½%, 1957	5,000 00	5,125 00	A. E. Ames & Co.
	Accumulation of book value towards par	.....	11 19	
		$94,333 14	$91,480 63	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—BONDS AND DEBENTURES PURCHASED

THE PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
		Nil	Nil	

QUEEN CITY FIRE INSURANCE COMPANY

32 Church Street, Toronto

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Sept. 1..	Province of British Columbia, 5%, 1949	$25,000 00	$25,187 50	Wood, Gundy & Co., Ltd.
Oct. 6..	City of Kingston, 5%, 1943	15,000 00	14,929 50	Wood, Gundy & Co., Ltd.
Sept. 1..	Township of York, 5%, 1935	10,000 00	9,953 00	Wood, Gundy & Co., Ltd.
Oct. 25..	Gatineau Power Co., 5%, 1956	15,000 00	14,554 50	Wood, Gundy & Co., Ltd.
		$65,000 00	$64,624 50	

TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Dec. 31..	Dominion of Canada, 5%, 1943	$20,000 00	$20,430 00	Can. General Securities, Ltd.
May 23..	Province of Ontario, 4%, 1968	10,000 00	9,430 00	Bank of Montreal.
Dec. 31..	Republic of Peru, 6%, 1960	104,000 00	95,420 00	Can. General Securities, Ltd.
31..	Republic of Chili, 6%, 1961	25,000 00	23,375 00	Can. General Securities, Ltd.
31..	Kingdom of Norway, 5%, 1953	25,000 00	24,375 00	Can. General Securities, Ltd.
Jan. 13..	Grand Trunk Pacific Ry., 3%, 1962	24,300 00	18,589 50	Fry, Mills, Spence & Co.
Feb. 1..	National Transcontinental Ry., 4½%, 1955	5,000 00	4,912 50	National City Co.
Mar. 22..	Grand Trunk Pacific Ry., 4%, 1939	2,430 00	2,296 35	J. L. Graham & Co.
22..	Grand Trunk Pacific Ry., 4%, 1942	2,430 00	2,272 05	J. L. Graham & Co.
Apr. 16..	Canada Permanent Mortgage Corp., 5½%, 1929	500 00	500 00	A. B. Taylor & Co.
30..	Huron & Erie Loan & Savings, 5%, 1931	1,000 00	1,000 00	A. B. Taylor & Co.
May 4..	Hamilton Cotton Co., 5½%, 1948	10,000 00	9,750 00	A. E. Ames & Co.
Dec. 31..	City Dairy, Ltd., Winnipeg, 6%, 1948	25,000 00	25,000 00	Can. General Securities, Ltd.
31..	Western Steel Products, Ltd., 6%, 1948	10,000 00	10,000 00	Can. General Securities, Ltd.
31..	Famous Players Corp., Ltd., 6%, 1948	10,000 00	9,800 00	Can. General Securities, Ltd.
31..	Roland Paper Co., 5½%, 1948	15,000 00	14,100 00	Can. General Securities, Ltd.
31..	Howard Smith Paper Mills, 5½%, 1953	53,000 00	50,350 00	Can. General Securities, Ltd.
31..	City Dairy, Ltd., Winnipeg, 6%, 1948	25,000 00	25,000 00	Can. General Securities, Ltd.
		$367,660 00	$346,600 40	

To which add:

Securities transferred from Atlantic Insurance Company to Toronto Casualty, as follows—

Sept.,1928	Dominion of Canada, 5½%, 1934	$35,000 00	$35,822 50	.....
Sept.,1928	Province of Ontario, 4½%, 1937	12,000 00	11,820 00	.....
	Totals	$414,660 00	$394,242 90	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

I—Bonds and Debentures Purchased

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Jan. 17..	City of Sydney, N.S., 5½%, 1954.....	$10,000 00	$10,582 90	W. L. McKinnon & Co.
Feb. 1..	City of Moose Jaw, 5%, 1957.....	25,000 00	24,875 00	Wood, Gundy & Co.
1..	Town of Kenora, 5%, 1957.....	25,062 10	24,936 79	Wood, Gundy & Co.
Mar. 1..	Waterloo Trust & Savings, 5%, 1933...	25,000 00	25,000 00	Waterloo Trust.
May 2..	Canada Gypsum & Alabastine, Ltd., 5½%, 1948.....	20,000 00	19,500 00	Waterloo Trust.
15..	Famous Players Can. Corp., 6%, 1948..	10,000 00	10,000 00	C. H. Burgess & Co.
1..	Great West Saddlery Co., Ltd., 6%, 1948.....	10,000 00	10,000 00	Cochran, Hay & Co.
1..	Detroit International Bridge Co. & The Canadian Transit Co., 6½%, 1952..	10,000 00	10,350 00	Dominion Securities.
July 17..	Detroit International Bridge Co. & The Canadian Transit Co., 6½%, 1952..	5,000 00	5,000 00	Dominion Securities.
May 1..	General Steel Wares, Ltd., 6%, 1952...	20,000 00	20,400 00	Dominion Securities.
1..	Canada Steamship Lines, 6%, 1941....	10,000 00	10,275 00	Wood, Gundy & Co.
1..	Arnold Bros., Ltd., 6%, 1947.....	5,000 00	4,950 00	Wood, Gundy & Co.
June 18..	Montreal Apts., Ltd., 5½%, 1948.....	10,000 00	9,600 00	Waterloo Trust.
21..	Mathews Steamship Co., Ltd., 6%, 1940	10,000 00	10,050 00	Waterloo Trust.
21..	Montreal Coke & Mfg. Co., 5½%, 1947	10,000 00	10,200 00	Waterloo Trust.
27..	Burns & Co., Ltd., 5½%, 1948.....	10,000 00	9,900 00	Bell, Gouinlock & Co.
July 17..	Burns & Co., Ltd., 5½%, 1948.....	5,000 00	4,950 00	Dominion Securities.
13..	Great Lakes Paper Co., Ltd., 6%, 1950	10,000 00	9,900 00	C. H. Burgess & Co.
Aug. 31..	Rolland Paper Co., Ltd., 5½%, 1948..	10,000 00	9,650 00	Royal Securities.
Sept. 25..	United Gas & Fuel Co. of Hamilton, Ltd., 5½%, 1948.....	10,000 00	9,900 00	Dominion Securities.
Oct. 24..	Howard Smith Paper Mills, Ltd., 5½%, 1953.....	10,000 00	9,675 00	Harley, Milner & Co.
Nov. 8..	Fraser Cos. Ltd., 6%, 1950.....	25,000 00	25,000 00	Waterloo Trust.
Dec. 31..	Consumers' Glass Co., Ltd., 5%, 1948..	15,000 00	14,250 00	Waterloo Trust.
		$300,062 10	$298,944 69	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Dec. 31..	Province of British Columbia, 4½% 1953.....	$10,000 00	$9,496 00	Trusts & Guarantee Co.
Jan. 13..	Township of York, 5%, 1949.....	10,000 00	10,360 00	Trusts & Guarantee Co.
Oct. 3..	Security Loan & Savings Co., St. Catharines, 5%, 1933.....	20,000 00	20,000 00	Security Loan & Savings Co.
24..	Victoria Trust & Savings Co., 5%, 1933	20,000 00	20,000 00	Victoria Trust & Savings Co.
		$60,000 00	$59,856 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—BONDS AND DEBENTURES SOLD OR MATURED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
May 14..	City of Kitchener, 6%, 1928.....	$3,845 32	$3,845 32	$3,845 32	Waterloo Trust & Sav. Co.
14..	City of Kitchener 5½%, 1928...	620 20	620 20	620 20	Waterloo Trust & Sav. Co.
14..	Township of Minto, 5%, 1928.....	341 61	341 61	341 61	Waterloo Trust & Sav. Co.
14..	Township of Minto, 5%, 1928.....	358 70	358 70	358 70	Waterloo Trust & Sav. Co.
14..	Town of Thorold, 4¾%, 1928.....	3,179 30	3,179 30	3,179 30	Waterloo Trust & Sav. Co.
14..	Town of Thorold, 4¾%, 1929.....	3,330 32	3,330 32	3,330 32	Waterloo Trust & Sav. Co.
14..	Town of Thorold, 4¾%, 1930.....	3,488 50	3,488 50	3,488 50	Waterloo Trust & Sav. Co.
14..	Town of Thorold, 4¾%, 1931.....	3,654 21	3,654 21	3,654 21	Waterloo Trust & Sav. Co.
Jan. 14..	Town of Berlin, 4½%, 1928.....	182 34	182 34	182 34	Matured.
Apr. 1..	Town of Berlin, 5%, 1928.....	395 90	395 90	395 90	Matured.
July 14..	Town of Berlin, 4½%	687 81	687 81	687 81	Matured.
Oct. 5..	City of Kitchener, 6%.....	99 41	99 41	99 41	Matured.
	Accumulation of book values towards par.....	.....	219 71	.....	.....
		$20,183 62	$20,403 33	$20,183 62	

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Sept. 1..	Town of Wallaceburg, 5½%, 1928.	$1,000 00	$1,000 00	$1,000 00	Matured.

THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Oct. 25..	Dominion of Canada, 4½%, 1946..	$25,000 00	$24,305 67	$24,750 00	Dominion Securities Corp.
Nov. 9..	Province of Alberta, 4½%, 1958...	25,000 00	23,500 00	23,805 00	Dominion Securities Corp.
27..	Can. National Rys., 4½%, 1954...	25,000 00	23,981 53	24,360 00	Dominion Securities Corp.
Apr. 5..	Can. Nor. Ry., Can. National Ry., 6½%, 1946.....	36,000 00	40,372 73	44,359 20	Dominion Securities Corp.
Mar. 26..	Pacific Great Eastern (Province of British Columbia), 4½%.....	24,776 20	22,669 23	24,490 04	Wood, Gundy & Co.
Apr. 12..	Lethbridge Nor. Irrigation District (Province of Alberta) 6%, 1951..	25,000 00	27,622 88	29,059 50	Bell, Gouinlock & Co.
Oct. 17..	City of Rio de Janeiro (guaranteed by United States of Brazil), 6½% 1953.....	5,000 00	4,825 00	4,825 00	Dominion Securities Corp.
July 31..	Town of Riverside, 5½%, 1928...	1,395 74	1,408 78	1,408 78	Matured.
Mar. 26..	City of Belleville, 4%, 1931.....	5,000 00	5,000 00	4,848 50	Wood, Gundy & Co.
26..	City of London, 4%, 1933.....	15,000 00	15,041 76	14,414 25	Wood, Gundy & Co.
26..	City of St. Catharines, 4%, 1934...	7,500 00	7,394 80	7,169 63	Wood, Gundy & Co.
26..	Town of Wallaceburg, 6%, 1928-31	1,783 88	1,783 88	1,819 02	Wood, Gundy & Co.
21..	Town of Oakville, 6%, 1930-37....	10,827 95	10,462 53	11,400 04	Dominion Securities Corp.
July 9..	Board of Protestant School Commissions, City of Sherbrooke, Que., 5½%, 1949-53.....	22,500 00	22,792 22	23,659 26	Dominion Securities Corp.
	Accumulation of book values towards par.....	.....	48 83	.....	.....
		$229,783 77	$231,209 84	$240,368 22	

THE FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Mar. 22..	Dominion of Canada, 5½%, 1933..	$100 00	$103 58	$105 00	Trusts & Guarantee Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Jan. 1..	Halton County, 4%, 1928.....	$1,814 36	$1,814 36	$1,814 36	Matured.
June 20..	Hastings County, 5%, 1928.....	727 82	727 82	727 82	Matured.
July 8..	Town of Galt, 4%, 1928.....	197 73	197 73	197 33	Matured.
Sept. 15..	Town of Midland, 4½%, 1928....	1,239 32	1,239 32	1,239 32	Matured.
28..	Prince Edward County, 4½%, 1928	2,574 79	2,574 79	2,574 79	Matured.
Oct. 12..	Town of Smith's Falls, 5%, 1928..	1,604 17	1,604 17	1,604 17	Matured.
Nov. 15..	Village of Waterdown, 5½%, 1928	207 08	207 08	207 08	Matured.
Dec. 1..	Newmarket, 5%, 1928.....	720 44	720 44	720 44	Matured.
1..	Township of East Flamboro, 5%, 1928.....	312 13	312 13	312 13	Matured.
1..	Township of Scarboro, 5½%, 1928	496 42	496 42	496 42	Matured.
		$9,894 26	$9,894 26	$9,894 26	

HAND-IN-HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Aug. 15..	Province of Ontario, 6%, 1928....	$5,000 00	$5,000 00	$5,000 00	Matured.
Feb. 1..	Town of Dundas, 5%, 1928.....	943 08	943 08	943 08	Matured.
Mar. 20..	Town of Weston, 4½%, 1928.....	1,214 25	1,214 25	1,124 25	Matured.
June 1..	Town of Oshawa, 5%, 1928.....	771 84	771 84	771 84	Matured.
May 1..	City of Chatham, 6%, 1928.....	2,886 40	2,886 40	2,886 40	Matured.
Aug. 1..	Town of Goderich, 5%, 1928.....	197 13	197 13	197 13	Matured.
15..	City of Niagara Falls, 5%, 1928...	677 06	677 06	677 06	Matured.
Oct. 6..	Township of York, 5%, 1935.....	10,000 00	9,953 00	9,953 00	Wood, Gundy & Co., Ltd.
Dec. 1..	Town of Southampton, 5%, 1928..	200 71	200 71	200 71	Matured.
30..	Village of Arthur, 4½%, 1928.....	336 81	336 81	336 81	Matured.
31..	St. Paul's Roman Catholc Schools, 5½%, 1928.....	78 71	78 71	78 71	Matured.
		$22,305 99	$22,258 99	$22,258 99	

MERCHANTS' FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Apr. 18..	Wingham, 6½%, 1928.....	$125 01	$125 01	$125 01	Matured.
May 1..	Sault Ste. Marie, 5%, 1928.....	2,000 00	1,796 50	2,000 00	Matured.
1..	City of Hamilton, 6%, 1928.....	4,000 00	4,000 00	4,000 00	Matured.
June 23..	Town of Grimsby, 6%, 1928.....	1,813 83	1,737 83	1,813 83	Matured.
Oct. 1..	City of St. Thomas, 5%, 1928.....	482 18	453 56	482 18	Matured.
Dec. 15..	Township of Winchester, 5%, 1928	2,291 90	2,078 20	2,291 90	Matured.
		$10,712 92	$10,191 10	$10,712 92	

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
.....	Province of Prince Edward Island, 4½%, 1944.....	$25,000 00	$24,305 00	$25,000 00	McLeod, Young, Weir & Co.
Jan. 14 .	Can. National Rys. (Dominion of Canada Guaranteed), 3½%, 1958	77,866 65	64,917 40	65,310 65	Wood, Gundy & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY—*Continued*

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
Jan. 28..	Township of East York, 5½%, 1942-45	$40,000 00	$41,535 25	$42,018 80	Dyment Anderson.
26..	Town of Arnprior, 6%, 1935-39	15,000 00	16,026 32	15,993 30	Brouse Mitchell.
1..	Town of Arnprior, 6%, 1926-41	14,000 00	14,362 42	14,417 70	Brouse Mitchell.
28..	Township of East York, 5½%, 1942-45	28,000 00	29,074 67	29,410 40	Dyment Anderson.
Feb. 14..	Town of Ford City, 5%, 1926-45	20,526 53	19,955 26	20,263 79	Dyment Anderson.
June 23..	Rural Municipality of St. James, 5½%, 1956	11,100 00	11,100 00	10,267 50	Bell, Gouinlock & Co.
July 27	Town of Estevan, 6%, 1926-46	6,738 33	6,738 33	6,832 67	H. J. Birkett & Co.
Apr. 1..	Town of Preston, 5½%, 1928	90 23	99 70	90 23	Matured.
1..	Town of Preston, 5½%, 1928	478 81	510 45	478 81	Matured.
3..	Town of Sandwich, 6%, 1928	230 15	260 63	230 15	Matured.
1..	Rural Municipality of Whitemouth, 6%, 1928	448 57	448 57	448 57	Matured.
May 1..	Village of Tantallon, 8%, 1928	300 00	325 32	300 00	Matured.
June 1..	Township of Sombra, 6%, 1928	590 48	619 14	590 48	Matured.
15..	Town of Estevan, 6%, 1928	429 71	429 71	429 71	Matured.
Dec. 31..	Town of Timmins, 6½%, 1928	3,370 76	3,419 08	3,370 76	Matured.
31..	Town of Timmins, 7%, 1928	1,279 86	1,366 86	1,279 86	Matured.
Jan. 15..	Town of Yorkton, 7%, 1929	5,751 14	6,220 74	5,751 14	Matured.
Dec. 31..	Town of Petrolia, 6%, 1928	570 39	586 86	570 39	Matured.
31..	Village of Ridgedale, 8%, 1928	207 50	229 87	207 50	Matured.
31..	Town of Preston, 5½%, 1928	143 82	71 04	143 82	Matured.
31..	Town of Preston, 5½%, 1928	782 72	803 91	782 72	Matured.
15..	Town of Tecumseh, 6%, 1928	543 12	613 35	543 12	Matured.
15..	Village of Marcelin, 8%, 1928	300 00	338 87	300 00	Matured.
15..	Town of Coronation, 6%, 1928	379 35	397 70	379 35	Matured.
June 30..	Town of Tecumseh, 6%, 1928	763 61	867 67	763 61	Matured.
July 1..	Township of Tisdale, 5½%, 1928	2,622 10	2,633 24	2,622 10	Matured.
Aug. 1..	Town of Kenora, 7%, 1928	303 79	328 04	303 79	Matured.
Feb. 1..	Village of Emelien, 5½%, 1928	200 00	205 32	200 00	Matured.
Aug. 15..	Village of Embro, 6%, 1928	324 95	340 71	324 95	Matured.
13..	Town of Timmins, 7%, 1928	1,835 49	1,876 32	1,835 49	Matured.
15..	Town of Shaunavon, 6½%, 1928	146 03	157 58	146 03	Matured.
15..	Village of New Hamburg, 5%, 1928	454 23	454 23	454 23	Matured.
Sept. 1..	Hanna Hospital, 8%, 1928	907 21	957 11	907 21	Matured.
1..	Township of Tisdale, 6%, 1928	6,034 12	5,998 12	6,034 12	Matured.
Oct. 1..	Town of Shaunavon, 6½%, 1928	233 74	252 36	233 74	Matured.
Dec. 1..	Village of Cayuga, 5½%, 1928	673 53	717 64	673 53	Matured.
1..	Village of Dafoe, 8%, 1928	320 00	354 53	320 00	Matured.
Jan. 15..	Greenvale School Dist., 8%, 1929	100 00	102 62	100 00	Matured.
1..	Woodside School Dist., 8%, 1929	150 00	155 08	150 00	Matured.
1..	Grangeview School Dist., 8%, 1929	200 00	206 77	200 00	Matured.
Dec. 31..	St. Paul's Sep. School, 5½%, 1928	164 63	139 06	164 63	Matured.
Jan. 1..	Bradbury School Dist., 6½%, 1929	100 00	103 44	100 00	Matured.
Mar. 1..	Belleau Brook School Dist., 8%, 1928	250 00	262 30	250 00	Matured.
1..	Sambor School Dist., 6½%, 1928	66 06	73 22	66 06	Matured.
2..	St. Henry's Rom. Catholic Separate School Dist., 6½%, 1928	625 00	783 17	625 00	Matured.
Apr. 1..	Sanctuary School Dist., 5¾%, 1928	132 86	137 20	132 86	Matured.
1..	Cummings School Dist., 8%, 1928	300 00	353 44	300 00	Matured.
June 1..	Kindersley School Dist., 6½%, 1928	55 94	70 21	55 94	Matured.
July 15..	Whitecourt School Dist., 8%, 1928	400 00	424 52	400 00	Matured.
Aug. 18..	Boyer Lake School Dist., 8%, 1928	405 70	458 88	405 70	Matured.
Sept. 14..	Westwood School Dist., 8%, 1928	202 86	229 88	202 86	Matured.
1..	Lebanon School Dist., 8%, 1928	100 00	105 21	100 00	Matured.
3..	Lotus School Dist., 7%, 1928	180 00	180 00	180 00	Matured.
Nov. 1..	St. Jean School Dist., 6½%, 1928	100 00	104 16	100 00	Matured.
1..	Tuxedo School Dist., 6%, 1928	1,000 00	1,023 00	1,000 00	Matured.
Mar. 30..	Norway Valley School Dist., 8%, 1928	120 00	127 82	120 00	Matured.
Dec. 1..	Hussar School Dist., 8%, 1928	466 67	497 03	466 67	Matured.
1..	Murray Lake School Dist., 8%, 1928	202 86	227 36	202 86	Matured.
1..	Redvers School Dist., 5½%, 1928	302 59	302 59	302 59	Matured.
1..	Grayson Roman Catholic School Dist., 8%, 1928	507 20	568 42	507 20	Matured.
1..	Wrentham Consolidated School Dist., 7½%, 1928	260 02	335 59	262 02	Matured.
Jan. 19..	Ford City Separate School Dist., 5½%, 1948-55	13,101 18	13,101 18	13,675 38	Dyment Anderson.
Feb. 1..	Wartime School Dist., 5¾%, 1928	568 24	577 54	568 24	Matured.
1..	St. Etienne School Dist., 6%, 1928	59 81	61 30	59 81	Matured.
1..	Iris School Dist., 8%, 1928	100 00	119 29	100 00	Matured.
1..	City of Edmonton Separate School, 6%, 1928	1,000 00	1,000 00	1,000 00	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

11—BONDS AND DEBENTURES SOLD OR MATURED

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY—*Continued*

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Mar. 1..	Arroyo School Dist., 8%, 1928....	$100 00	$109 03	$100 00	Matured.
Feb. 1..	Brightstone School Dist., 8%, 1928	80 00	95 43	80 00	Matured.
Dec. 31..	Sarto School Dist., 7%, 1928.....	300 00	308 11	300 00	Matured.
Jan. 1..	Striy School Dist., 6½%, 1929....	90 00	93 10	90 00	Matured.
Dec. 31..	St. Paul's Roman Catholic Schools, 5½%, 1928.....	50 75	43 16	50 75	Matured.
Jan. 1..	Lemberg School Dist., 6%, 1929...	125 00	132 63	125 00	Matured.
Dec. 31..	Vidette School Dist., 6%, 1928....	136 85	146 18	136 85	Matured.
31..	Clay Centre School Dist., 6%, 1928	136 71	146 05	136 71	Matured.
31..	Coxley School Dist., 5¾%, 1928..	138 35	142 91	138 35	Matured.
8..	Trieste School Dist., 8%, 1928....	66 66	70 14	66 66	Matured.
10..	Sundre School Dist., 8%, 1928....	166 66	177 50	166 66	Matured.
10..	Harmonien School Dist., 8%, 1928	133 33	141 95	133 33	Matured.
15..	St. Charles School Dist., 7%, 1928	500 00	532 71	500 00	Matured.
13..	Edzell School Dist., 6%, 1928.....	250 00	276 37	250 00	Matured.
20..	Roanoke School Dist., 8%, 1928...	496 90	524 19	496 90	Matured.
15..	Patriot School Dist., 6½%, 1928..	140 71	159 17	140 71	Matured.
Jan. 2..	Bromhead Rural Tel. Co., 8%, 1929	252 48	271 98	252 48	Matured.
Dec. 31..	Eastern Edam Rural Tel. Co., 7½%, 1928.....	164 90	195 31	164 90	Matured.
Jan. 3..	Pilger Rural Tel. Co., 6%, 1929...	127 87	130 82	127 87	Matured.
Mar. 1..	Lacadia Rural Tel. Co., 6%, 1928..	273 25	291 92	273 25	Matured.
Oct. 18..	Union Transit Co., Ltd., 6%, 1930	5,000 00	4,950 00	5,000 00	Cochran, Hay & Co.
	Accumulation of book value towards par.....	.....	277 76	.....	.....
		$298,898 96	$290,946 02	$290,758 46	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Oct. 16..	Province of Ontario, 5%, 1948....	$20,000 00	$20,000 00	$20,450 00	Wood, Gundy & Co.
16..	Can. National Rys. (Dominion Guaranteed), 5%, 1936.....	106,000 00	106,000 00	105 470 00	Wood, Gundy & Co.
Dec. 24..	Town of Mitchell, 5½%, 1928....	830 71	830 71	830 71	Matured Instalment.
July 1..	City of Regina, 5%, 1928.....	5,000 00	5,000 00	5,000 00	Matured.
June 2..	Town of Mimico, 5%, 1928.....	295 69	295 69	295 69	Matured Instalment.
July 15..	Village of Blyth, 5%, 1928.....	228 69	228 69	228 69	Matured Instalment.
Apr. 30..	Town of Chesley, 5%, 1928.....	264 06	264 06	264 06	Matured Instalment.
July 15..	Township of Hibbert, 5%, 1928...	628 72	628 72	628 72	Matured Instalment.
Aug. 31..	Town of Mitchell, 5%, 1928.....	220 10	220 10	220 10	Matured Instalment.
31..	Town of Mitchell, 5%, 1928.....	203 41	203 41	203 41	Matured Instalment.
June 1..	City of Galt, 5%, 1928.....	5,000 00	5,000 00	5,000 00	Matured.
1..	Town of Preston, 6%, 1928.....	731 90	731 90	731 90	Matured.
Jan. 27..	Town of Renfrew, 5%, 1928.....	132 80	132 80	132 80	Matured Instalment.
27..	Town of Renfrew, 5%, 1928.....	88 95	88 95	88 95	Matured Instalment.
Sept. 1..	Wainwright School Dist., 5%, 1928	400 00	400 00	400 00	Matured Instalment.
Apr. 1..	Lethbridge Protestant School Dist., 6%, 1928.....	333 32	333 32	333 32	Matured Instalment.
		$140,358 35	$140,358 35	$140,278 35	

THE PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
May 14..	City of St. Boniface, 5%, 1942....	$11,000 00	$10,370 50	$10,422 50	Credit Canadien, Inc.
14..	City of St. Boniface, 5%, 1944....	1,000 00	935 30	947 50	Credit Canadien, Inc.
		$12,000 00	$11,305 80	$11,370 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

QUEEN CITY FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
May 15..	Province of Ontario, 6%, 1928....	$5,000 00	$5,000 00	$5,000 00	Matured.
Aug. 15..	Province of Ontario, 6%, 1928....	2,000 00	2,000 00	2,000 00	Matured.
15..	Province of Ontario, 6%, 1928....	10,000 00	10,000 00	10,000 00	Matured.
May 1..	Town of Penetanguishene, 5%, 1928	2,293 85	2,071 07	2,293 85	Matured.
Oct. 6..	Township of York, 5%, 1935.....	10,000 00	9,953 00	9,953 00	Wood, Gundy & Co., Ltd.
Aug. 1..	Granum School Dist., 5½%, 1928..	250 00	250 00	250 00	Matured.
		$29,543 85	$29,274 07	$29,496 85	

TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY

Date Sold or Matured	Description o. Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Apr. 27..	Grand Trunk Pacific Ry., 4%, 1955	$14,580 00	$11,396 46	$12,538 80	Burgess & Co.
Aug. 4..	Can. National Rys., 4½%, 1957...	8,000 00	7,860 00	7,871 40	Bank of Montreal.
8..	Can. National Rys., 4½%, 1957...	1,000 00	982 50	983 00	Bank of Montreal.
Dec. 31..	Roman Catholic School Trs., Cobalt, 1928	476 32	476 32	476 32	Matured.
July 16..	Can. Permanent Mortgage Corp., 5½%, 1928.....	10,000 00	10,000 00	10,000 00	Matured.
Dec. 1..	Can. Permanent Mortgage Corp., 5½%, 1928.....	1,500 00	1,500 00	1,500 00	Matured.
14..	Can. Permanent Mortgage Corp., 5½%, 1928.....	500 00	500 00	500 00	Matured.
		$36,056 32	$32,715 28	$33,869 52	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Feb. 1..	Dominion of Canada, 5½%, 1934..	$50,000 00	$50,000 00	$52,150 00	Wood, Gundy & Cb.
May 2..	Province of Ontario, 6%, 1935....	14,000 00	14,000 00	15,120 00	Waterloo Trust.
1..	Province of Alberta, 6%, 1936....	10,000 00	10,000 00	10,800 00	Cochran, Hay & Co.
July 10..	Province of Saskatchewan, 4½%, 1944.....	10,000 00	10,000 00	9,850 00	Dominion Securities.
May 1..	Province of Ontario, 6%, 1936....	5,000 00	5,000 00	5,400 00	Dominion Securities.
1..	Province of Ontario, 6%, 1935....	25,000 00	25,000 00	27,000 00	Dominion Securities.
1..	Province of Alberta, 6%, 1936....	15,000 00	15,000 00	16,200 00	Wood, Gundy & Co.
June 18..	Province of Ontario, 5%, 1948....	10,000 00	10,000 00	10,500 00	Waterloo Trust.
18..	Province of Ontario 5%, 1948....	16,500 00	16,500 00	17,242 50	Waterloo Trust.
May 22..	Province of Manitoba, 4%, 1950...	9,733 33	9,733 33	9,455 91	J. Richardson & Sons.
22..	Toronto Power Co., 4½%, 1941...	12,166 66	12,166 66	11,984 16	Bell, Gouinlock & Co.
Jan. 6..	Town of Preston, 5½%, 1943.....	204 72	204 72	204 72	Maturity.
June 12..	Town of Melville, 5½%, 1959....	22 84	22 84	22 84	Maturity.
4..	Town of MacLeod, 4%, 1974.....	63 44	63 44	63·44	Maturity.
Feb. 23..	Village of Forest Hill, 5%, 1937...	713 75	713 75	713 75	Maturity.
Mar. 1..	City of Kitchener, 4%, 1933.....	162 91	162 91	162 91	Maturity.
1..	Village of Fort Erie, 5½%, 1944...	572 51	572 51	572 51	Maturity.
Apr. 3..	Town of Sandwich, 5½%, 1946...	168 57	168 57	168 57	Maturity.
May 16..	Town of Renfrew, 5%, 1942.....	38 60	38 60	38 60	Maturity.
16..	Town of Renfrew, 5%, 1952.....	114 85	114 85	114 85	Maturity.
17..	Town of Waterloo, 6½%, 1951....	94 25	94 25	94 25	Maturity.
Dec. 4..	Village of Forest Hill, 5%, 1928...	368 99	368 99	368 99	Maturity.
19..	Town of Eastview, 5½%, 1928....	510 87	510 87	510 87	Maturity.
13..	Town of Waterloo, 4%, 1928.....	147 66	147 66	147 66	Maturity.
22..	Township of Waterloo, 5%, 1928..	420 11	420 11	420 11	Maturity.
22..	Township of Waterloo, 5%, 1928..	332 10	332 10	33 2 10	Maturity.
Jan. 2..	Lavoy School Dist., 7%, 1929.....	250 00	250 00	250 00	Maturity.
1..	Darlingford School Dist., 6%, 1930	420 00	420 00	420 00	Maturity.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—Bonds and Debentures Sold or Matured

WATERLOO MUTUAL FIRE INSURANCE COMPANY—*Continued*

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
Jan. 1..	Almond School Dist., 6%, 1932...	$150 00	$150 00	$150 00	Maturity.
1..	Neudorf School Dist., 6%, 1933...	500 00	500 00	500 00	Maturity.
25..	Morse School Dist., 6½%, 1933...	500 00	500 00	500 00	Maturity.
2..	Aneroid School Dist., 7%, 1936...	256 79	256 79	256 79	Maturity.
Jan. 15..	Stettler School Dist., 5½%, 1942..	333 33	333 33	333 33	Maturity.
Feb. 1..	Innisfree School Dist., 7%, 1934...	200 00	200 00	200 00	Maturity.
16..	Penhold School Dist., 7%, 1934...	325 00	325 00	325 00	Maturity.
Mar. 1..	Craik School Dist., 6½%, 1938...	400 00	400 00	400 00	Maturity.
Apr. 1..	Brant Consolidated School Dist., 6%, 1934.....	450 00	450 00	450 00	Maturity.
1..	Shaunavon School Dist., 7½% 1935	825 78	825 78	825 78	Maturity.
May 12..	Fronka School Dist., 5½%, 1930..	400 00	400 00	400 00	Maturity.
June 1..	Adamson School Dist., 5½%, 1931	100 00	100 00	100 00	Maturity.
Dec. 8..	Elsas School Dist., 7½%, 1928....	413 87	413 87	413 87	Maturity.
3..	Sintaluta School Dist., 6%, 1928..	380 00	380 00	380 00	Maturity.
2..	Maple Leaf School Dist., 8%, 1928	110 00	110 00	110 00	Maturity.
3..	Herbert School Dist., 5½%, 1928..	600 00	600 00	600 00	Maturity.
20..	Hanley School Dist., 5%, 1928....	533 33	533 33	533 33	Maturity.
28..	Jasper Place School Dist., 5½% 1928.....	500 00	500 00	500 00	Maturity.
22	Portreeve School Dist., 8%, 1928..	359 57	359 57	359 57	Maturity.
31..	Rye School Dist., 6%, 1928.....	100 00	100 00	100 00	Maturity.
June 20..	Blaine Lake School Dist., 6¾% 1934.....	150 00	150 00	150 00	Maturity.
21..	Lethbridge School Dist., 5%, 1935	266 66	266 66	266 66	Maturity.
Jan. 31..	Balcaries School Dist., 6%, 1931..	475 00	475 00	475 00	Maturity.
Sept. 1..	Wainwright School Dist., 5%, 1930	500 00	500 00	500 00	Maturity.
16..	Hyssop School Dist., 5½%, 1931..	200 00	200 00	200 00	Maturity.
4..	Herbert School Dist., 5½%, 1932..	400 00	400 00	400 00	Maturity.
1..	Melville School Dist., 5½%, 1942..	400 00	400 00	400 00	Maturity.
Nov. 1..	Francis School Dist., 5½%, 1938..	400 00	400 00	400 00	Maturity.
1..	Fleming School Dist., 5%, 1941...	466 67	466 67	466 67	Maturity.
Jan. 16..	Coalgate School Dist., 6%, 1931...	300 00	300 00	300 00	Maturity.
8..	Portreeve School Dist., 8%, 1934..	332 93	332 93	332 93	Maturity.
Dec. 31..	Taber School Dist., 4%, 1970.....	85 27	85 27	85 27	Maturity.
Jan. 4..	Redcliffe School Dist., 3%, 1975...	52 79	52 79	52 79	Maturity.
31..	Olds School Dist., 6%, 1928.....	500 00	500 00	500 00	Maturity.
Feb. 2..	Morris School Dist., 6½%, 1928...	733 34	733 34	733 34	Maturity.
Apr. 21..	Omemee School Dist., 8%, 1928...	250 00	250 00	250 00	Maturity.
Mar. 31..	Swift Current School Dist., 3%, (indefinite).....	5,425 00	5,425 00	.....	Written off.
		$200,381 49	$200,381 49	$203,259 07	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

III—STOCKS PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1928				
Dec. 5..	Canadian Pacific Railway, Com.....	$10,000 00	$23,550 00	Cochran, Hay & Co., Ltd.
		$10,000 00	$23,550 00	

EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1928				
Dec. 1..	Goodyear Tire & Rubber Co., 7% Pref.	$5,000 00	$5,390 00	S. R. MacKellar & Co.
1..	Goodyear Tire & Rubber Co., 7% Pref.	8,000 00	8,584 00	S. R. MacKellar & Co. and McLeod, Young, Harris & Scott.
19..	Maple Leaf Milling Co., 7% Pref.....	500 00	551 50	S. R. MacKellar & Co.
20..	Maple Leaf Milling Co., 7% Pref.....	1,000 00	1,108 00	S. R. MacKellar & Co.
		$14,500 00	$15,633 50	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
		NIL	NIL	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
		NIL		

ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Mar. 31..	Steel of Canada, Com.....	$50,000 00	$97,640 00	Fraser, Dingman & Co.
Apr. 3..	Imperial Oil, Com.....	None	31,000 00	Fraser, Dingman & Co.
Apr. 4 & 10	British American Oil, Com.....	None	18,425 00	Fraser, Dingman & Co.
10..	Steel of Canada, Com.....	50,000 00	115,225 00	Fraser, Dingman & Co.
11 & 12	Royal Bank of Canada, Com.....	20,000 00	77,681 25	Fraser, Dingman & Co.
Ap. 14...	Winnipeg Electric Railway, 7% Pref...	10,000 00	10,920 00	Fraser, Dingman & Co.
14..	Winnipeg Electric Railway, Com.....	None	12,500 00	Fraser, Dingham & Co.
May 10..	International Petroleum, Com.....	None	21,625 00	Fraser, Dingman & Co.
21 & 22	Royal Bank of Canada, Com.....	10,000 00	40,000 00	Fraser, Dingman & Co.
June 11..	Canadian Pacific Railway, Com.....	10,000 00	20,250 00	Fraser, Dingman & Co.
July 12..	Standard Oil of New Jersey, Com.....	5,000 00	8,600 00	Fraser, Dingman & Co.
23..	Standard Bank of Canada, Com.....	10,000 00	28,800 00	Fraser, Dingman & Co.
Aug. 24..	St. Louis-San Francisco Railway, Com.	10,000 00	11,675 00	Fraser, Dingman & Co.
25..	Kennecott Copper, Com.....	None	9,787 50	Fraser, Dingman & Co.
31..	Canadian Pacific Railway, Com.....	10,000 00	21,400 00	Fraser, Dingman & Co.
Sept. 29..	Canadian Pacific Railway, Com.....	10,000 00	21,600 00	Fraser, Dingman & Co.
29..	Canada Bread, Com.....	None	14,993 75	Fraser, Dingman & Co.
Oct. 30..	Standard Oil of New Jersey, Com.....	7,500 00	14,362 50	Fraser, Dingman & Co.
30..	Standard Oil of New York, Com.....	5,000 00	7,250 00	Fraser, Dingman & Co.
Nov. 1..	Standard Bank of Canada, Com.....	3,900 00	11,583 00	Fraser, Dingman & Co.
21..	Consolidated Gas of New York, Com..	None	45,000 00	Fraser, Dingman & Co.
26..	St. Louis-San Francisco Ry., Com.....	10,000 00	11,825 00	Fraser, Dingman & Co.
26..	Canadian Pacific Railway, Com.....	10,000 00	25,157 50	McLeod, Young, Harris & Scott.
Dec. 1..	Anaconda Copper, Com.....	5,000 00	11,550 00	McLeod, Young, Harris & Scott.
1..	Kennecott Copper, Com.....	None	14,875 00	McLeod, Young, Harris & Scott.
13..	Standard Oil of New Jersey, Com.....	5,000 00	10,075 00	Fraser, Dingman & Co.
26..	Royal Bank of Canada, Com.....	1,600 00	3,200 00	Fraser, Dingman & Co.
		.....	$717,000 50	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES- *Continued*

III—STOCKS PURCHASED

THE PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
May 2..	Quebec Power, Com.....	None	$24,325 00	Geoffrion & Co.
2..	Canada Power Com.....	None	13,235 00	Geoffrion & Co.
23..	Shawinigan Power, Com.....	None	10 330 00	Geoffrion & Co.
July 31..	Quebec Power Co., Com.....	None	2,753 70	Dividend.
Sept. 6..	United Securities, 6% Pref.....	$50,000 00	52,125 00	Geoffrion & Co.
Oct. 31..	Shawinigan Power, Com.....	None	880 00	Dividend.
		.....	$103,648 70	

TORONTO CASUALTY FIRE & MARINE INSURANCE CO.

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
		NIL		

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
Dec. 19..	Standard Oil of New Jersey, Com.....	$5,000 00	$10,627 50	Mara & McCarthy.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

IV—STOCKS SOLD

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

THE ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
Apr. 3..	Steel of Canada, Com.....	$50,000 00	$97,640 00	$106,000 00	Fraser, Dingman & Co.
May 8..	Imperial Oil, Com.....	None	31,000 00	34,692 50	Fraser, Dingman & Co.
8..	British American Oil, Com.....	None	18,425 00	20,295 00	Fraser, Dingman & Co.
8..	Royal Bank of Canada, Com.....	20,000 00	77,681 25	82,200 00	Fraser, Dingman & Co.
June 11..	Steel of Canada, Com.....	3,500 00	7,897 50	7,907 50	Fraser, Dingman & Co.
July 5..	Canadian Pacific Ry., Com.....	10,000 00	20,250 00	20,750 00	Fraser, Dingman & Co.
Aug. 1..	Standard Oil of New Jersey, Com..	5,000 00	8,600 00	9,000 00	Fraser, Dingman & Co.
Sept. 27..	Kennecott Copper, Com.....	None	9,787 50	10,037 50	Fraser, Dingman & Co.
27..	St. Louis-San Francisco Ry., Com..	10,000 00	11,675 00	11,775 00	Fraser, Dingman & Co.
28..	Canadian Pacific Ry., Com.....	10,000 00	21,400 00	22,012 50	Fraser, Dingman & Co.
Oct. 25..	Canadian Pacific Ry., Com.....	10,000 00	21,600 00	21,900 00	Fraser, Dingman & Co.
25..	Canada Bread, Com.....	None	14,993 75	15,400 00	Fraser, Dingman & Co.
Nov. 15..	Standard Bank, Com.....	1,500 00	4,455 00	4,500 00	Fraser, Dingman & Co.
16..	Standard Bank, Com.....	2,400 00	7,128 00	7,200 00	Fraser, Dingman & Co.
15..	Standard Bank, Com.....	10,000 00	28,800 00	29,800 00	Fraser, Dingman & Co.
8..	Standard Oil of New Jersey, Com..	7,500 00	14,362 50	15,637 50	Fraser, Dingman & Co.
12..	Standard Oil of New York, Com...	5,000 00	7,250 00	7,600 00	Fraser, Dingman & Co.
26..	Consolidated Gas of New York, Com.....	None	45,000 00	49,437 50	Fraser, Dingman & Co.
Oct. 19..	International Petroleum, Com.....	None	21,625 00	20,750 00	Fraser, Dingman & Co.
Dec. 29..	Canadian Pacific Ry., Com.....	10,000 00	25,157 50	25,300 00	McLeod, Young, Harris & Scott.
29..	Anaconda Copper, Com.....	5,000 00	11,550 00	11,600 00	McLeod, Young, Weir & Co
29..	Kennecott Copper, Com.....	None	14,875 00	15,000 00	McLeod, Young, Weir & Co.
29..	St. Louis-San Francisco, Com.....	10,000 00	11,825 00	11,450 00	Fraser, Dingman & Co.
13..	Standard Oil of New Jersey, Com..	5,000 00	10,075 00	10,400 00	Fraser, Dingman & Co.
		.....	$543,053 00	$570,645 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

IV—STOCKS SOLD

THE PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1928					
Dec. 12..	United Securities, Pref. 6%.....	$10,000 00	$10,425 00	$10,440 00	Geoffrion & Co.
17..	United Securities, Pref. 6%.....	10,000 00	10,425 00	10,440 00	Geoffrion & Co.
19..	United Securities, Pref. 6%.....	5,000 00	5,212 50	5,220 00	Geoffrion & Co.
21..	United Securities, Pref. 6%.....	5,000 00	5,212 50	5,220 00	Geoffrion & Co.
		$30,000 00	$31,275 00	$31,320 00	

TORONTO CASUALTY FIRE & MARINE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

WELLINGTON FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
		NIL	NIL	NIL	

IV.

STATISTICAL TABLES

TABLE I.—Fire losses in Ontario, 1919-1928, reported by insurers other than insurers licensed under *The Insurance Act* (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.	Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.	Amount paid for such losses on buildings and contents reported to have been caused by lightning.	Amount paid for such losses on live stock reported to have been caused by lightning.
		$ c.	$ c.	$ c.	$ c.
1919	71 Purely Mutual Companies	599,813 83	10,211 00	142,701 13	89,148 09
	9 Cash-Mutual Companies	562,429 92	15,617 29	95,913 47	5,478 81
	2 Stock Companies	196,401 12	4,935 13	26,828 19	.....
	82 Companies	1,358,644 87	30,763 42	265,422 79	94,626 90
1920	72 Purely Mutual Companies	620,839 35	11,089 00	116,173 17	95,336 06
	9 Cash-Mutual Companies	571,214 41	16,767 74	44,055 34	1,678 00
	2 Stock Companies	265,410 46	950 78	9,289 05	.....
	83 Companies	1,457,464 22	28,807 52	169,517 56	97,014 06
1921	72 Purely Mutual Companies	929,811 08	4,425 00	189,290 45	85,389 88
	6 Cash-Mutual Companies	692,139 18	6,637 60	53,237 21	9,696 87
	3 Stock Companies	658,429 42	5,918 40	23,684 77	.....
	81 Companies	2,280,379 68	16,981 00	266,212 43	95,066 75
1922	73 Purely Mutual Companies	1,046,377 97	3,148 33	220,368 14	64,373 81
	6 Cash-Mutual Companies	634,294 16	35,082 71	5,069 06	5,368 91
	3 Stock Companies	938,692 58	28,939 95	3,492 30	.....
	82 Companies	2,619,364 71	67,170 99	228,929 50	69,742 72
1923	71 Purely Mutual Companies	1,186,326 02	7,085 00	175,288 85	56,043 02
	5 Cash-Mutual Companies	728,022 32	940 00	45,824 85	2,261 89
	6 Stock Companies	808,681 35	†	†	†
	82 Companies	2,723,029 69	8,025 00	221,333 67	58,304 91
1924	71 Mutual Insurance Corporations	1,114,608 27	14,298 99	128,682 27	50,051 66
	5 Cash-Mutual Insurance Corporations	833,804 88	†	†	†
	6 Joint Stock Insurance Companies	672,726 36	†	†	†
	82 Insurers	2,621,139 51	14,298 99	128,682 27	50,051 66
1925	71 Mutual Insurance Corporations	1,128,751 61	22,573 19	172,990 78	78,440 97
	5 Cash-Mutual Insurance Corporations	741,494 81	†	†	†
	6 Joint Stock Insurance Companies	567,468 95	†	†	†
	82 Companies	2,437,715 37	22,573 19	172,990 78	78,440 97
1926	71 Mutual Insurance Corporations	886,477 93	8,870 70	97,917 85	55,669 61
	5 Cash-Mutual Corporations	824,325 21	†	†	†
	6 Joint Stock Insurance Companies	405,779 35	†	†	†
	82 Companies	2,116,582 49	8,870 70	97,917 85	55,669 61
1927	71 Mutual Insurance Corporations	1,316,952 16	2,965 00	108,344 65	55,865 11
	5 Cash-Mutual Insurance Corporations	626,184 77	†	†	†
	7 Joint Stock Insurance Companies	287,562 77	†	†	†
	83	2,230,699 70	2,965 00	108,344 65	55,865 11
1928	71 Mutual Insurance Corporations	1,294,390 13	7,254 66	121,191 23	89,091 65
	4 Cash-Mutual Insurance Corporations	662,630 40	†	†	†
	7 Joint Stock Insurance Companies	.....	†	†	†
	82	.....	7,254 66	121,191 23	89,091 65

Details of losses not reported.

TABLE II.—Underwriting experience, averages and percentages for 30 years (1899-1928), mutual fire insurance corporations not licensed under *The Insurance Act* (Dominion).

Year	Number of companies.	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount at risk; and of the average amount paid for losses to average amount at risk.
		$ c.	$ c.	$ c.	$ c.		$ c.		$ c.		
1899	75	57,496 34	599 70	56,896 64	1,675,698 00	3.395	932 17	.0556	2,235 19	.133	.1886
1900	74	61,671 64	569 07	61,102 57	1,801,005 00	3.392	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,905,047 00	3.406	927 30	.0486	2,558 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	451 61	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 35	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,230 03	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	230 22	94,653 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,978 65	555 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,916 11	382 99	112,533 12	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.135	.1785
1910	69	116,309 59	251 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,569 36	389 43	121,179 98	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,295 74	294 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,692 23	394 48	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	139,792 66	448 95	139,343 70	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	687 89	145,185 83	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	70	152,223 63	607 17	151,616 46	4,549,791 77	3.332	2,042 71	.0448	8,252 54	.181	.2258
1918	71	160,372 05	824 21	159,547 85	4,814,198 45	3.316	2,103 77	.0431	8,884 70	.184	.2271
1919	71	176,142 28	305 48	175,836 80	5,210,582 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920	72	193,458 70	317 12	193,141 32	5,692,476 96	3.392	2,543 94	.0466	8,622 76	.151	.1956
1921	72	203,371 20	705 00	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922	73	207,292 70	1,078 25	206,214 45	6,252,157 80	3.298	2,780 87	.0444	14,333 94	.229	.2734
1923	71	206,359 11	1,834 35	204,524 76	6,730,615 23	3.038	3,172 44	.0471	16,708 81	.248	.2958
1924	71	228,717 15	6,704 09	222,016 06	7,031,075 77	3.157	3,253 18	.0462	15,698 71	.223	.2694
1925	71	229,335 29	7,221 52	222,114 05	7,366,973 69	3.015	3,682 34	.0499	15,897 91	.2158	.2657
1926	71	236,307 73	8,203 87	228,103 85	7,717,477 27	2.955	3,485 02	.0498	12,485 60	.1617	.2116
1927	71	240,785 48	9,034 38	231,751 10	8,096,854 17	2.8622	3,949 01	.0487	18,548 18	.2290	.2778
1928	71	249,310 94	9,289 18	240,021 75	8,440,243 25	2.8437	4,409 05	.05223	18,230 80	.2159	.2682

*The figures in this column read as cents give the average cost per $100 of insurance per annum, that is, .2682—26 82/100 cents.

TABLE III.—Total assets, liabilities, amount at risk, etc., for 30 years (1899-1928), mutual fire insurance corporations not licensed under *The Insurance Act* (Dominion).

Year	Number of Companies	Total Assets	Total Liabilities	Total Net Amount of Risk	Total Cost of Management	Total Amount of Losses Paid
		$ c.	$ c.	$ c.	$ c.	$ c.
1899.....	75	4,312,225 58	44,978 15	125,677,413 00	69,913 00	167,639 29
1900.....	74	4,563,701 89	42,111 65	133,274,373 00	65,451 45	219,699 12
1901.....	75	4,909,905 31	43,170 84	142,878,557 00	69,547 83	191,782 70
1902.....	74	5,263,370 54	33,379 76	150,981,746 00	71,022 23	202,472 02
1903.....	73	5,592,038 34	33,187 04	160,385,333 00	74,380 42	255,227 06
1904.....	72	5,907,474 01	30,841 27	169,847,278 00	78,315 96	279,325 92
1905.....	70	6,246,102 55	17,654 85	179,925,052 00	79,574 83	270,772 86
1906.....	69	6,546,964 45	15,885 45	190,139,952 00	85,601 85	359,980 45
1907.....	69	6,959,999 47	21,507 51	201,055,392 00	86,070 51	303,924 51
1908.....	69	7,243,527 16	38,331 27	210,097,305 00	91,123 04	374,593 39
1909.....	68	7,678,295 81	26,043 62	220,054,980 00	95,764 15	297,459 88
1910.....	69	8,025,136 85	17,767 24	231,991,755 00	101,345 51	409,451 68
1911.....	69	8,383,438 60	23,620 86	244,064,150 00	107,189 31	469,671 16
1912.....	69	8,714,406 51	20,344 37	255,573,924 64	112,707 67	408,326 46
1913.....	69	9,017,764 20	27,219 55	266,766,720 77	121,415 61	515,045 72
1914.....	70	9,418,246 92	37,274 82	276,865,089 54	115,922 54	436,125 51
1915.....	70	9,785,486 06	31,426 88	288,861,052 43	124,383 07	446,553 65
1916.....	70	10,211,106 27	48,152 38	302,138,372 22	132,656 25	537,331 66
1917.....	70	10,655,654 64	42,501 96	318,485,423 61	142,989 74	577,677 91
1918.....	71	11,386,416 54	58,519 04	341,798,832 10	149,382 66	630,814 15
1919.....	71	12,506,102 02	21,689 31	369,951,356 10	164,467 12	599,783 83
1920.....	72	13,929,026 78	22,832 97	409,858,341 60	183,164 87	620,839 35
1921.....	72	14,642,726 64	50,760 36	435,225,899 50	191,863 84	929,811 08
1922.....	73	15,132,367 14	78,712 65	456,407,519 54	203,004 05	1,046,377 97
1923.....	71	14,651,497 08	130,239 30	477,873,681 28	225,243 71	1,186,326 02
1924.....	71	16,238,918 12	475,990 96	499,206,379 76	230,975 70	1,114,608 72
1925.....	71	16,282,805 56	512,727 95	523,055,132 00	261,446 68	1,128,751 61
1926.....	71	16,777,848 76	582,475 22	547,940,886 65	272,996 55	886,477 93
1927.....	71	17,095,769 68	641,441 70	574,876,643 36	280,380 07	*1,316,921 16
1928.....	71	17,701,076 98	659,532 18	599,257,271 05	313,042 99	1,294,390 13

*Total amount paid for losses by mutual insurance corporations not licensed under *The Insurance Act* (Dominion) for the 30 years, 1899 to 1928, both inclusive, $17,473,162.90.

TABLE IV.—LIFE INSURANCE—*PREMIUM INCOME ON ONTARIO BUSINESS—1928

Company	Net Contract Premium Income			Net consideration for annuities	Totals
	Ordinary	Industrial	Group		
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	551,768 64		108,752 77	180 10	660,701 51
Canada	4,473,003 15		309,389 63	17,479 42	4,799,872 20
Capital	124,855 00				124,855 00
Commercial Union	415 15				415 15
Commonwealth	222,427 10				222,427 10
Confederation	2,091,267 95			19,457 55	2,110,725 50
Continental	495,895 43				495,895 43
Crown	1,019,584 84		2,101 73	11,830 52	1,033,517 09
Dominion	1,828,748 90			505 55	1,829,254 45
Dominion of Canada G. & A.	72,919 64		809 56		73,729 20
Eaton, T.	358,690 21				358,690 21
Empire	169,040 86				169,040 86
Equity	169,194 04				169,194 04
Excelsior	994,684 58	329 35			995,013 93
Great West	3,883,341 14		6,847 05	3,881 50	3,894,069 69
Imperial	3,108,562 68				3,108,562 68
Liverpool & London & Globe	795 89				795 89
London	3,617,042 12	2,954,110 58	149,056 15	135,092 64	6,855,301 49
London & Scottish	135,713 09				135,713 09
Manufacturers	3,039,493 64		21,270 98	7,264 70	3,068,029 32
Monarch	266,947 96				266,947 96
Montreal	197,667 41				197,667 41
Mutual Life & Citizens	127,844 32	163,948 66			291,792 98
National of Canada	468,951 98			20 70	468,972 68
North American	1,688,722 69		13,860 34	4,167 00	1,706,750 03
North British & Mercantile	12,031 23				12,031 23
Northern	562,175 22		17,858 25	386 75	580,420 22
Occidental	34,031 32				34,031 32
Ontario Equitable	613,540 83				613,540 83
Phoenix	54,114 53				54,114 53
Royal	186,600 08				186,600 08
Sauvegarde	99,981 30				99,981 30
Sovereign	123,716 08				123,716 08
Sun	6,739,390 12		370,860 81	461,105 50	7,571,356 43
Travellers of Hartford	826,426 90		106,407 85		932,834 75
United States	15,380 90				15,380 90
Western	3,048 10				3,048 10
Total	38,378,015 02	3,118,388 59	1,107,215 12	661,371 93	43,264,990 66
Mutual					
Metropolitan	4,750,716 30	6,726,184 69	283,262 20	94,746 79	11,854,909 98
Mutual of New York	735,598 03			305 10	735,903 13
New York Life	1,825,040 01			14,472 52	1,839,512 53
Prudential	2,260,496 10	5,638,178 96	35,337 46		7,934,012 52
Royal Guardians	64,880 68	19,461 20			84,341 88
Standard	248,534 27				248,534 27
State	29,216 74				29,216 74
Union Mutual	19,648 00				19,648 00
Other					
Mutual of Canada	7,050,453 55		1,229 66		7,051,683 21
Totals	55,362,598 70	15,502,213 44	1,427,044 44	770,896 34	73,062,752 92

*Excludes dividends applied as single premiums for bonus additions or additional paid-up insurance or for reduction of premium paying period, considerations for supplementary contracts, amounts left with the company and premiums waived under disability contracts.

TABLE V.—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1928

Companies	Death Claims				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
Joint Stock	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Aetna	214,551 00	.....	78,200 00	292,751 00	22,097 00	51,020 49	33,534 96	17,640 00	417,043 45
Canada	895,727 12	.....	159,983 00	1,055,710 12	297,048 71	865,597 91	976,601 24	43,697 42	3,238,655 40
Capital	34,035 40	.....	.....	34,035 40	17,512 45	40,740 85	13,471 28	626 75	106,386 73
Commercial Union	7,800 45	.....	.....	7,800 45	.....	.....	.....	.....	7,800 45
Commonwealth	23,539 50	.....	.....	23,539 50	.....	7,557 85	482 50	2,870 00	34,449 85
Confederation	528,528 67	.....	15,681 68	544,210 35	203,548 00	356,537 41	220,651 20	33,454 69	1,358,401 65
Continental	71,658 71	.....	.....	71,658 71	67,350 00	112,743 86	41,013 74	7,338 25	300,104 56
Crown	235,302 29	.....	1,000 00	236,302 29	47,000 00	129,365 27	82,425 20	4,467 71	499,560 47
Dominion	187,081 61	.....	.....	187,081 61	131,240 00	130,073 03	304,376 66	10,248 18	763,019 48
Dominion of Canada G. & A.	10,600 00	.....	.....	10,600 00	.....	1,066 32	.....	190 00	11,856 32
Eaton, T.	8,150 00	.....	.....	8,150 00	3,000 00	13,348 85	2,685 27	170 40	27,354 52
Empire	7,869 42	.....	.....	7,869 42	.....	2,561 21	3,107 68	340 10	13,878 41
Equity	27,500 00	.....	.....	27,500 00	43,500 00	56,906 98	576 59	.....	128,483 57
Excelsior	130,587 00	687 00	.....	131,274 00	73,018 00	138,162 05	106,976 42	946 66	450,377 13
Great West	438,321 42	.....	3,500 00	441,821 42	114,092 00	470,516 94	836,145 76	16,021 81	1,878,597 93
Imperial	394,931 65	.....	.....	394,931 65	183,335 00	308,245 59	520,284 66	8,864 33	1,415,661 23
Liverpool & London & Globe	1,390 67	.....	.....	1,390 67	.....	83 35	.....	180 23	1,654 25
London	424,607 22	314,934 64	81,394 84	820,936 70	373,606 41	709,283 24	390,038 16	27,259 69	2,321,124 20
London and Scottish	47,621 87	.....	.....	47,621 87	100,826 96	45,259 76	.....	.....	193,708 59
Manufacturers	353,923 84	.....	7,228 00	361,151 84	157,871 75	505,398 44	401,890 34	8,656 39	1,434,968 76
Monarch	45,651 70	.....	.....	45,651 70	8,995 25	28,553 91	29,140 57	1,600 00	113,941 43
Montreal	50,386 43	.....	.....	50,386 43	6,500 00	19,027 00	3,653 16	.....	79,566 59
Mutual Life and Citizens	34,113 82	16,392 21	.....	50,506 03	199 00	10,005 21	48,474 92	.....	109,185 16
National of Canada	47,130 00	.....	.....	47,130 00	13,500 00	64,888 39	26,954 04	1,390 00	153,862 43
North American	331,926 98	.....	.....	331,926 98	160,460 00	287,236 38	274,058 78	5,523 12	1,059,205 26
North British & Mercantile	1,885 37	.....	.....	1,885 37	10,998 66	10,027 35	2,294 23	.....	25,205 61
Northern	71,571 82	.....	3,000 00	74,571 82	55,150 00	95,819 85	17,203 10	7,502 19	250,246 96
Occidental	25,000 00	.....	.....	25,000 00	.....	231 00	2,476 21	.....	27,707 21
Ontario Equitable	74,971 91	.....	.....	74,971 91	2,000 00	81,505 29	.....	3,250 31	161,727 51
Phoenix	78,112 65	.....	.....	78,112 65	250 00	16,225 00	.....	3,634 53	98,222 18
Royal	74,470 00	.....	.....	74,470 00	25,517 31	19,874 95	3,750 99	151 26	123,764 51
Sauvegarde	24,000 00	.....	.....	24,000 00	4,200 00	108,026 00	312 96	1,888 36	138,427 32
Sovereign	15,437 70	.....	.....	15,437 70	7,500 00	16,695 96	9,969 44	1,200 00	50,803 10
Sun	839,834 64	.....	149,796 00	989,630 64	534,322 49	679,677 65	1,480,165 92	109,380 52	3,793,177 22
Travellers of Hartford	238,076 07	.....	49,992 00	288,068 07	31,752 18	80,643 01	109 18	70,896 46	471,468 90
United States	5,000 00	.....	.....	5,000 00	3,000 00	3,620 58	.....	.....	11,620 58
Western (Winnipeg)	500 00	.....	.....	500 00	.....	.....	.....	.....	500 00
Mutual									
Metropolitan	585,388 00	661,470 89	121,773 00	1,368,631 89	440,602 35	1,390,796 27	1,121,131 40	152,584 13	4,473,746 04
Mutual of New York	143,434 00	.....	.....	143,434 00	16,169 00	92,064 08	207,932 63	13,516 07	473,115 78
New York Life	372,107 56	.....	.....	372,107 56	48,031 00	153,662 23	472,255 48	28,635 59	1,074,691 86
Prudential	330,321 21	655,430 68	15,100 00	1,000,851 89	58,208 67	1,209,538 24	1,035,006 24	123,747 82	3,427,352 86
Royal Guardians	16,072 83	2,789 50	.....	18,862 33	.....	5,580 28	2,307 49	1,469 00	28,219 10
Standard	181,568 61	.....	.....	181,568 61	68,620 93	90,279 73	1,861 77	3,195 17	345,526 21
State	3,500 00	.....	.....	3,500 00	.....	3,005 90	6,723 93	262 36	13,492 19
Union Mutual	18,170 52	.....	.....	18,170 52	4,212 82	5,900 20	4,986 81	.....	33,270 35
Other									
Mutual of Canada	1,206,968 89	.....	.....	1,206,968 89	519,217 00	923,720 78	2,363,277 65	17,632 89	5,030,817 21
Totals	8,859,328 55	1,651,704 92	686,648 52	11,197,681 99	3,854,452 94	9,341,074 64	11,048,308 56	730,432 39	36,171,950 52

TABLE VI.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1928

Companies	At end of 1927		Additions				Deductions						At end of 1928		Amount Reinsured
			New Issued		Other Additions		Ceased by death		Ceased by Maturity		Other deductions				
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Joint Stock		$		$		$		$		$		$		$	$
Aetna	5,917	36,985,570	626	3,544,161	23	2,704,660	81	291,251	32	22,097	483	6,201,121	5,970	36,719,922	991,350
Canada	49,145	163,514,364	6,687	24,528,750	163	13,358,931	437	1,200,745	161	294,801	2,921	12,312,312	52,476	187,594,187	.....
Capital	2,479	4,209,572	396	660,755	2	8,000	18	35,400	5	37,000	225	378,540	2,629	4,427,387	506,535
Commercial Union	17	49,862	.....	.....	.....	.....	2	7,800	.....	.....	.....	.....	15	42,062	.....
Commonwealth	3,945	7,295,910	1,456	2,869,464	173	360,920	18	28,543	.....	.....	1,139	2,444,587	4,417	8,053,164	950,874
Confederation	.....	57,959,288	.....	8,924,174	.....	1,601,518	.....	529,301	.....	201,408	.....	4,412,183	.....	63,342,088	.....
Continental	9,594	14,712,072	1,911	3,712,225	126	206,500	55	92,400	60	67,350	1,376	2,309,678	10,140	16,161,369	821,474
Crown	14,474	25,503,754	2,740	6,202,764	1,270	3,132,743	82	138,512	32	40,500	2,583	5,354,676	15,787	29,305,573	1,646,508
Dominion	23,169	54,377,190	4,404	11,582,683	171	420,081	93	199,976	83	137,231	1,861	3,927,272	25,707	62,115,475	6,149,349
Dominion of Canada	1,429	2,623,337	517	1,271,885	31	77,600	5	10,600	.....	.....	203	342,400	1,769	3,619,822	448,120
Eaton, T	3,442	7,269,261	1,372	3,310,325	8	32,455	9	16,650	4	3,000	399	807,923	4,410	9,784,468	1,442,808
Empire	2,684	5,790,979	712	1,893,442	20	97,000	6	29,701	.....	.....	505	1,131,840	2,905	6,619,880	722,500
Equity	3,825	6,778,570	548	938,500	4	5,000	21	30,500	37	43,500	432	750,150	3,887	6,897,920	676,809
Excelsior	16,893	31,955,264	2,955	6,853,248	831	1,751,059	72	123,479	59	67,847	2,430	4,862,990	18,118	35,505,254	2,131,309
Great West	47,066	103,766,018	7,006	16,800,585	781	2,274,659	185	443,965	78	109,226	3,341	8,249,103	51,249	114,038,968	.....
Imperial	36,721	87,789,360	4,025	12,315,455	341	846,213	173	415,759	143	208,258	2,097	5,076,245	38,674	95,250,766	7,602,730
Liverpool & London	19	32,036	4	2,551	12	6,743	2	1,390	.....	.....	2	83	31	39,857	.....
London	326,729	194,108,824	75,816	68,215,532	2,455	4,171,427	2,268	853,977	3,143	504,967	51,033	34,305,538	348,556	230,831,301	2,032,026
London and Scottish	3,513	7,552,530	189	427,005	63	161,893	20	47,621	49	100,826	287	521,236	3,409	7,471,743	.....
Manufacturers	43,805	89,615,270	5,289	14,003,569	5,528	11,503,128	230	433,990	155	176,129	9,022	18,089,612	45,215	96,422,236	2,371,250
Monarch	.....	8,881,733	.....	1,413,578	.....	79,540	.....	53,759	.....	8,995	.....	1,022,011	.....	9,290,086	297,249
Montreal	2,875	5,809,667	860	2,330,001	13	149,130	19	56,861	7	6,500	714	1,415,549	3,008	6,809,888	932,090
Mutual Life & Citizens	26,289	7,776,637	4,532	1,620,783	2,374	635,108	191	41,175	.....	.....	6,641	1,984,496	26,363	8,006,856	5,000
National of Canada	6,462	13,879,632	1,144	2,892,265	218	481,549	29	51,447	25	49,500	849	2,177,220	6,921	14,975,279	.....
North American	25,840	47,439,083	3,883	8,945,443	219	475,932	185	404,093	138	189,851	2,734	5,156,743	26,885	51,109,771	.....
North British & Merc	53	347,362	.....	.....	.....	1,387	1	1,885	1	10,998	4	38,387	47	297,478	35,000
Northern	9,899	16,095,262	2,394	5,667,111	213	479,415	66	107,240	51	56,040	1,358	2,470,723	11,031	19,607,785	812,704
Occidental	52	128,500	10	39,094	730	1,972,000	12	29,500	.....	.....	1	3,000	779	2,107,094	.....
Ontario Equitable	11,567	25,114,565	1,777	4,676,206	96	199,000	48	160,815	1	2,000	1,138	3,113,758	12,253	26,713,198	1,712,231
Phoenix	664	2,423,221	23	196,500	.....	46	18	74,297	1	2,768	15	42,250	653	2,500,451	89,867
Royal	1,345	6,310,052	82	479,200	1	2,593	9	75,470	16	25,517	56	525,570	1,347	6,165,288	608,150
Sauvegarde	2,223	3,258,550	351	516,800	18	22,500	15	24,000	3	4,200	408	529,398	2,166	3,240,252	210,500
Sovereign	2,336	3,488,466	449	804,300	8	20,083	14	16,500	8	7,500	214	317,750	2,557	3,971,099	92,000
Sun	77,831	199,245,668	11,577	45,104,125	2,620	14,849,620	445	1,148,429	408	521,539	7,339	28,389,377	83,836	229,140,068	2,259,945
Travellers of Hartford	8,541	40,839,992	2,073	6,966,247	11	2,252,489	78	306,970	15	31,978	1,021	5,224,944	9,511	44,494,836	658,061
United States	165	561,999	16	65,500	2	3,410	1	5,000	3	3,000	13	52,870	166	570,039	95,500
Western Life (Wpg.)	.....	36,500	.....	65,500	.....	.....	.....	5,000	.....	.....	.....	.....	.....	97,000	8,000
Mutual															
Metropolitan	853,118	281,593,255	162,521	89,237,685	.....	.....	5,936	1,358,549	4,711	442,423	98,689	47,780,352	906,303	321,249,616	26,817
Mutual of New York	6,886	19,714,183	338	744,703	34	89,131	73	155,604	15	16,169	524	1,185,509	6,646	19,190,735	.....
New York Life	19,652	47,351,628	2,161	5,134,322	31	74,100	147	385,964	35	48,028	920	2,049,988	20,742	50,076,070	217,500
Prudential	704,624	201,570,420	118,531	49,198,567	14,861	8,775,302	4,082	1,033,607	58	49,901	89,237	31,854,062	744,639	226,606,719	88,685
Royal Guardians	5,300	2,254,494	2,286	1,488,308	109	44,814	43	20,681	.....	.....	1,691	1,024,710	5,961	2,742,225	18,000
Standard	4,411	8,813,841	214	476,075	11	494,828	67	270,878	60	69,308	114	437,307	4,395	9,007,251	98,475
State	370	1,447,730	2	10,000	2	3,150	3	3,500	21	20,500	6	24,866	344	1,412,014	12,000
Union Mutual	288	621,922	1	6,832	76	143,681	7	19,051	4	4,213	22	74,619	332	674,552	.....
Other															
Mutual of Canada	82,612	190,525,799	10,337	29,735,837	3,865	8,509,357	509	1,293,023	356	500,743	7,265	17,301,173	88,684	209,676,054	11,166,767
Totals	2,448,269	2,037,419,198	442,215	445,872,055	37,514	82,478,698	15,775	12,034,861	11,669	5,110,524	299,621	264,650,415	2,600,933	2,283,975,151	44,395,852

TABLE VII—FRATERNAL SOCIETIES—PREMIUM INCOME (including dues) AND DISBURSEMETS IN ONTARIO—1928

Companies	Premiums (Including dues)					Disbursements				
	Mortuary Fund	Sick and Funeral Funds	Expense Funds	Other Funds	Total	Mortuary Funds	Sick and Funeral Funds	Expense Funds	Other Funds	Total
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
Alliance Nationale	9,675 46	2,169 68	3,123 89	306 44	15,275 47	9,134 09	1,868 23	2,596 65	1,027 40	14,626 37
Ancient Order of Foresters	150,105 48	68,550 00	16,250 00	2,680 00	237,585 48	148,132 96	37,655 00	16,521 00	820 50	203,129 46
Artisans Canadiens-Francais	27,424 53	5,781 28	6,797 17	779 96	40,782 94	11,832 00	4,519 72	4,458 56	213 00	21,023 28
Canadian Order of Chosen Friends	373,041 47	11,843 64	14,944 26	1,674 58	401,503 95	247,366 34	11,002 40	17,432 37	.....	275,801 11
Canadian Order of Foresters	551,930 74	52,045 63	48,193 01	.....	652,169 38	513,984 67	74,455 57	.....	.....	588,440 24
Canadian Order of Oddfellows	34,015 08	830 16	22,510 67	2,180 57	59,536 48	24,463 54	632 42	23,815 29	878 05	49,789 30
Canadian Woodmen of the World	74,777 16	6,746 16	30,357 72	555 15	112,436 19	95,594 00	5,102 29	42,455 37	.....	143,151 66
Catholic Order of Foresters	103,430 75	.....	17,761 54	88 50	121,280 79	89,899 40	.....	7,875 24	.....	97,774 64
Catholic Mutual Benefit Association	59,155 22	437 34	4,177 69	.....	63,770 25	84,139 37	220 28	10,990 12	.....	95,349 77
Civil Service Mutual Benefit Society	*	*	*	*	*	*	*	*	*	*
Commercial Travellers Ass'n. of Canada	133,441 00	.....	.....	.....	133,441 00	94,134 00	.....	.....	.....	94,134 00
Commercial Travellers Mutual Ins. Society	39,823 67	.....	11,574 70	.....	51,398 37	34,372 57	.....	11,424 40	.....	45,796 97
Hamilton Firemen's Benefit Fund	.....	.....	.....	20,987 20	20,987 20	.....	.....	686 22	5,086 23	5,772 45
Hamilton Police Benefit Fund	.....	.....	.....	16,626 48	16,626 48	.....	.....	239 41	14,630 19	4,869 60
Independent Order of Foresters	822,605 09	59,771 34	.....	5,598 00	887,974 43	1,082,398 25	47,609 01	213,024 54	1,131 90	1,344,163 70
Jewish National Workers' Alliance	2,132 18	1,807 85	1,913 96	.....	5,853 99	1,850 00	2,378 00	1,007 48	.....	5,235 48
Knights of Columbus	12,563 95	.....	22,242 51	.....	34,806 46	2,000 00	.....	6,133 40	.....	8,133 40
Knights of Malta	1,514 14	566 20	382 57	4,328 59	6,791 50	.....	400 00	677 85	.....	1,077 85
Knights of Pythias	10,048 67	.....	1,504 35	40 44	11,593 46	11,000 00	.....	2,026 76	.....	13,026 76
London Police Benefit Fund	.....	.....	.....	7,065 48	7,065 48	.....	.....	273 50	3,748 08	4,021 58
Maccabbees, The	135,086 33	5,025 04	36,496 25	2,327 73	178,935 35	112,531 40	6,127 66	31,245 57	774 45	150,679 08
National Fraternal Society of Deaf	3,276 41	389 20	539 64	.....	4,205 25	.....	155 00	326 00	.....	481 00
Oddfellows' Relief Association	273,533 30	.....	30,392 58	.....	303,925 88	237,243 94	.....	.....	.....	237,243 94
Ontario Commercial Travellers Ass'n	34,428 00	.....	.....	.....	34,428 00	38,285 45	.....	.....	.....	38,285 45
Orange Grand Lodge of British America	68,959 92	.....	.....	.....	68,959 92	47,666 67	.....	.....	.....	47,666 67
Ottawa Firemen's Sick and Benefit Fund	.....	.....	.....	22,356 81	22,356 81	.....	.....	626 07	3,399 84	4,025 91
Ottawa Police Benefit Fund	.....	.....	.....	19,637 98	19,637 98	.....	.....	93 65	3,253 50	3,347 15
Royal Arcanum, Supreme Council	49,186 62	.....	6,592 46	79 46	55,858 54	44,418 43	.....	5,658 81	.....	50,077 24
Royal Templars of Temperance	57,812 00	.....	.....	150 00	57,962 00	65,100 00	.....	.....	.....	65,100 00
Sons of England Benefit Society	41,720 25	24,684 54	4,633 34	307 85	71,345 98	31,663 50	20,910 00	8 80	128 19	52,710 49
Sons of Scotland Benevolent Ass'n	72,914 56	808 11	6,836 34	22 20	80,581 21	77,469 74	298 27	22,648 28	.....	100,416 29
St. Joseph Union of Canada	64,258 00	14,371 00	.....	543 00	79,172 00	34,500 00	10,398 00	.....	34 00	44,932 00
Toronto Firemen's Benefit Fund	.....	.....	.....	92,195 51	92,195 51	.....	.....	1,547 37	33,698 70	35,246 07
Toronto Police Benefit Fund	.....	.....	.....	133,794 88	133,794 88	.....	.....	1,967 25	137,006 27	138,973 47
Verhovay Aid Association, The	113 85	118 80	134 42	.....	367 07	.....	37 70	150 00	.....	817 70
Woman's Benefit Association	4,302 99	191 50	1,928 18	33 45	6,456 12	3,500 00	45 25	2,245 03	.....	5,790 28
Totals	3,211,276 82	256,137 47	289,287 25	334,360 26	4,091,061 80	3,142,680 32	223,814 80	428,154 99	205,830 25	4,000,480 36

*Figures not available for Ontario business.

TABLE VIII—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1928

Companies	Number at end of 1927		Additions				Deductions						At end of 1928	
			New Issued		Other Additions		Ceased by death		Ceased by Maturity		Other Deductions			
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
		$		$		$		$		$		$		$
Alliance Nationale	597	460,390	114	100,997	19	14,725	10	7,368	.....	.....	85	62,737	635	506,007
Ancient Order of Foresters	3,433	2,755,930	2,815	1,825,362	9	9,056	29	24,863	12	11,928	854	572,621	5,362	2,981,135
Artisans Canadiens-Francais	1,996	1,750,477	70	64,750	46	38,000	14	10,982	.....	.....	213	186,244	1,885	1,656,001
Canadian Order of Chosen Friends	11,130	9,477,532	826	952,500	97	82,354	267	259,981	.....	.....	950	1,128,878	10,836	9,123,527
Canadian Order of Foresters	24,306	24,382,300	768	757,500	87	88,000	486	506,500	.....	.....	912	905,400	23,763	23,815,900
Canadian Order of Oddfellows	1,841	1,292,970	188	175,000	38	29,301	36	23,091	.....	.....	351	295,412	1,680	1,178,767
Canadian Woodmen of the World	5,317	4,717,276	469	431,250	.....	.....	99	99,000	.....	.....	892	677,872	4,795	4,371,654
Catholic Order of Foresters	5,139	4,618,434	294	225,500	.....	70,000	80	78,719	.....	.....	301	280,814	5,052	4,554,401
Catholic Mutual Benefit Association	1,949	2,017,405	13	9,500	7	64,082	79	81,770	2	1,676	61	54,037	1,827	1,953,468
†Civil Service Mutual Benefit Society	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Travellers Ass'n. of Canada	13,599	*	1,415	*	.....	*	135	*	.....	*	1,854	*	13,025	*
Commercial Travellers Mutual Ins. Society	1,674	1,715,650	87	178,500	.....	.....	30	29,500	.....	.....	73	85,000	1,658	1,779,650
Independent Order of Foresters	36,911	37,336,176	2,394	2,429,500	1,796	1,895,875	697	759,497	361	225,754	4,745	5,121,340	35,298	35,554,960
Jewish National Workers' Alliance	521	169,350	101	34,400	1	2,500	4	1,850	.....	.....	110	31,250	509	173,150
Knights of Columbus	1,038	1,275,000	344	440,000	40	47,000	2	2,000	.....	.....	88	110,000	1,332	1,650,000
Knights of Malta	151	61,500	2	750	1	500	.....	.....	.....	.....	10	2,500	144	60,250
Knights of Pythias	400	465,971	32	40,500	6	6,000	6	8,000	.....	.....	22	26,398	410	469,073
Maccabbees, The	4,195	4,015,564	815	466,530	47	48,294	96	99,644	33	31,984	516	397,064	4,412	4,001,696
National Fraternal Society of Deaf	119	106,750	19	18,250	3	10,000	.....	.....	.....	.....	1	250	140	134,750
Oddfellows' Relief Association	10,115	10,792,857	363	394,500	30	39,490	227	239,975	.....	.....	270	293,035	10,011	10,693,837
Ontario Commercial Travellers Ass'n	3,365	1,797,390	359	63,040	.....	68,885	44	22,950	.....	.....	309	107,740	3,371	1,798,625
Orange Grand Lodge of B.A.	2,264	2,646,980	54	76,000	5	6,000	48	48,000	.....	.....	19	27,000	2,256	2,653,980
Royal Arcanum Supreme Council	1,013	1,602,060	119	124,000	51	69,500	21	35,840	131	150,550	20	40,981	1,011	1,568,189
Royal Templars of Temperance	2,510	2,668,000	346	452,500	22	420,000	55	63,750	3	3,500	385	470,250	2,435	2,625,000
Sons of England Benefit Society	1,077	919,105	19	18,000	.....	.....	36	31,090	.....	.....	24	24,360	1,036	881,655
Sons of Scotland Benevolent Ass'n	4,512	2,951,088	584	305,944	47	38,205	103	79,945	.....	.....	461	218,665	4,579	2,996,627
St. Joseph Union of Canada	4,348	3,766,400	205	198,100	37	37,000	42	31,850	.....	.....	367	300,950	4,181	3,668,700
Verhovay Aid Association	.....	.....	60	49,000	.....	.....	.....	.....	.....	.....	5	4,000	55	45,000
Woman's Benefit Association	271	236,781	115	95,000	.....	.....	3	3,500	.....	.....	47	42,000	336	286,281
Totals	143,791	123,990,339	12,990	9,927,073	2,389	2,706,768	2,649	2,549,667	542	425,392	13,945	12,466,835	142,034	121,182,286

*Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years or more of continuous membership.
†Figures not available for Ontario business.
NOTE—This table does not include seven muncipal pension fund societies, which do not issue mortuary certificates.

FRATERNAL SOCIETIES

TABLE IX—EXHIBIT OF CERTIFICATES (other than Mortuary) IN ONTARIO—1928

Companies	Number at end of 1927	Number New issued	Number revived	Terminated by Death	Terminated by Lapse	Number at end of 1928
Alliance Nationale	270	30	22	4	51	267
Ancient Order of Foresters	.....	.....	.....	.....	.....	.....
Artisans Canadiens Francais	1,298	38	6	11	108	1,223
Canadian Order Chosen Friends	2,349	152	62	37	393	2,133
Canadian Order Foresters	14,311	603	58	242	650	14,080
Canadian Woodmen of the World	917	183	.....	4	257	839
Catholic Mutual Benefit Association	74	5	3	.....	7	75
Independent Order of Foresters	.....	.....	.....	.....	.....	9,113
Jewish National Workers' Alliance	389	55	.....	4	53	387
Knights of Malta	269	14	2	4	6	275
Maccabees, The	634	68	3	2	97	606
Sons of England Benefit Society	12,908	975	.....	167	1,167	12,549
Sons of Scotland Benevolent Association	164	35	.....	2	12	185
St. Joseph Union of Canada	3,229	311	31	23	476	3,072
Verhovay Aid Association	.....	60	.....	.....	5	55
Totals	36,812	2,529	187	500	3,282	44,859

TABLE X—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1928.

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Acadia	115,468 12	59,042 54	56,425 58	152,576 57	122,652 51	29,202 28	721 78	29,924 06	53.03	42,884 57	31,718 45	73.96
Aetna	190,578 73	1,711 71	188,867 02	87,366 54	85 87	85,634 60	1,646 07	87,280 67	46.21	193,733 40	91,018 25	46.98
Agricultural	42,458 01	7,471 22	34,986 79	16,792 93	3,812 81	12,471 08	509 04	12,980 12	37.10	33,755 79	16,348 68	48.43
Alliance Assurance	159,882 34	76 66	159,805 68	62,333 67	24 66	60,945 63	1,363 38	62,309 01	38.99	159,625 31	65,621 68	41.11
Alliance of Philadelphia	41,776 82	2,600 91	39,175 91	4,732 57	.....	3,428 50	1,304 07	4,732 57	82.72	44,691 28	31,614 76	70.74
American Central	27,321 81	6,419 96	20,901 85	23,488 60	1,030 62	21,500 36	957 62	22,457 98	107.44	21,351 13	22,092 15	103.47
American Colony	28,859 00	.....	28,859 00	2,614 08	.....	2,530 96	83 12	2,614 08	9.06	28,523 20	4,080 31	14.31
American Equitable	38,382 96	911 78	37,471 18	5,756 66	.....	5,482 75	273 91	5,756 66	15.36	35,206 95	4,944 66	14.04
American Insurance	60,531 29	16,399 39	44,131 90	22,697 73	5,633 34	16,598 69	465 70	17,064 39	38.67	39,827 53	18,125 39	45.51
Anglo-Scottish	106,089 13	31,940 63	74,148 50	59,543 59	18,239 36	41,304 23	.....	41,304 23	55.70	76,769 37	41,791 29	54.44
Assecuranz Union Von. 1865	197,830 48	.....	197,830 48	75,938 27	.....	75,938 27	.....	75,938 27	38.39	147,640 29	76,041 51	51.50
Atlas	303,543 09	22,454 25	281,088 84	143,990 91	12,905 07	128,299 54	2,786 30	131,085 84	46.64	279,481 70	129,823 57	46.45
Autocar	37,553 87	815 72	36,738 15	20,382 80	.....	19,852 24	530 56	20,382 80	55.48	36,767 99	20,715 84	56.34
Baloise	22,858 23	.....	22,858 23	4,010 01	.....	3,852 73	157 28	4,010 01	17.54	21,177 28	4,114 10	19.43
Bankers and Traders	21,292 09	2,479 62	18,812 47	8,817 56	1,126 94	7,001 62	689 00	7,690 62	40.88	17,669 95	5,362 90	30.35
Beaver	13,074 55	8,597 26	4,477 29	6,381 18	3,954 94	2,327 48	98 76	2,426 24	54.19	4,511 90	2,581 24	57.21
British America	300,200 32	80,808 91	219,391 41	129,983 77	24,437 24	102,695 25	2,851 28	105,546 53	48.11	275,159 13	104,597 23	38.01
British Canadian	22,112 27	2,937 14	19,175 13	514 83	79 95	409 08	25 80	434 88	2.26	6,803 34	1,226 88	18.03
British Colonial	105,944 15	15,050 68	90,893 47	47,609 51	12,728 76	33,639 26	1,241 49	34,880 75	38.38	109,244 11	31,893 47	29.19
British Crown	185,707 61	11,360 26	174,347 35	98,251 62	7,113 74	88,680 07	2,457 81	91,137 88	52.27	173,266 57	88,948 94	51.34
British Empire	61,211 66	1,862 25	59,349 41	11,095 95	886 10	9,966 14	243 71	10,209 85	17.20	21,057 17	10,978 60	52.13
British and European	26,829 05	4,636 94	22,192 11	9,608 90	2,718 60	6,703 03	187 27	6,890 30	31.05	18,105 18	5,026 30	27.76
British General	66,778 67	29,110 73	37,667 94	27,511 93	12,492 65	14,541 16	478 12	15,019 28	39.87	34,958 11	13,997 28	40.04
British Law	27,933 38	6,050 92	21,882 46	29,316 21	5,949 55	23,039 80	326 86	23,366 66	106.78	21,394 44	23,616 66	110.39
British North Western	147,982 48	61,295 56	86,686 92	79,774 95	17,063 23	61,066 92	1,644 80	62,711 72	72.34	85,396 36	59,638 95	69.84
British Oak	48,390 34	2,602 55	45,787 79	27,638 75	58 43	27,022 46	557 86	27,580 32	60.24	46,887 09	29,176 32	62.23
British Traders	136,483 16	9,952 24	126,530 92	32,308 04	396 38	30,988 58	923 08	31,911 66	25.22	121,295 31	32,095 66	26.46
Caledonian American	25,189 59	10,822 66	14,366 93	6,627 96	2,513 60	3,996 20	118 16	4,114 36	28.64	13,317 71	3,167 50	23.78
Caledonian	177,089 02	29,919 77	147,169 25	81,585 42	13,693 58	65,678 47	2,213 37	67,891 84	46.13	147,845 62	64,992 46	43.96
California	56,623 59	3,742 45	52,881 14	26,053 84	640 01	24,831 30	582 53	25,413 83	48.06	54,052 89	35,569 89	65.81
Canada Accident	130,529 62	31,691 43	98,838 19	75,842 43	19,754 64	54,258 14	1,829 65	56,087 79	56.75	82,179 69	47,164 59	57.39
Canada National	30,175 58	8,792 72	21,382 86	14,636 52	1,999 33	12,102 03	535 16	12,637 19	59.10	24,546 03	13,899 56	56.63
Canada Security	85,511 87	31,334 63	54,177 24	32,678 42	10,492 13	21,614 57	571 72	22,186 29	40.95	51,472 23	22,053 29	42.84
Canadian Fire	166,770 92	21,474 75	145,296 17	70,877 75	8,942 96	60,277 78	1,657 01	61,934 79	42.63	142,954 31	64,622 84	45.21
Canadian General Ins. Co	15,890 46	9,677 37	6,213 09	859 58	396 54	369 34	93 70	463 04	7.45	2,666 04	463 04	17.37
Canadian Indemnity	55,867 75	14,448 10	41,419 65	19,579 18	4,275 82	14,869 95	433 41	15,303 36	36.95	35,033 60	17,005 54	48.54
Car and General	35,883 59	4,530 72	31,352 87	6,123 26	1,051 00	4,805 40	266 86	5,072 26	16.18	29,260 98	5,222 26	17.85
Casualty Co. of Canada	26,458 85	1,792 47	24,666 38	9,275 43	2,895 78	6,255 16	124 49	6,379 65	25.86	15,570 02	6,240 15	40.08
Central	52,168 64	7,260 64	44,908 00	25,277 85	6,739 30	18,009 49	529 06	18,538 55	41.28	43,488 63	17,532 38	40.31
Century	176,217 73	63,502 92	112,714 81	94,257 05	26,878 44	67,378 61	.....	67,378 61	59.78	117,545 34	66,642 48	56.70
China Fire	3,211 00	.....	3,211 00	258 60	.....	250 30	8 30	258 60	8.05	3,495 44	280 60	8.03
Citizens' Ins. Co., Miss	27,467 15	18,529 52	8,937 63	9.629,95	6,283 18	3,282 16	64 61	3,346 77	37.45	8,019 00	2,235 34	27.88
*City of New York	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia	50,975 97	30,390 87	20,585 10	27,454 45	13,948 06	13,254 11	252 28	13,506 39	65.61	22,842 52	13,445 95	58.86
Commercial Union	317,349 20	35,540 82	281,808 38	144,370 40	10,013 83	132,255 10	2,101 47	134,356 57	47.67	286,880 85	145,582 26	50.74
Connecticut Fire	106,932 51	42,422 23	64,510 28	65,250 28	29,943 64	34,565 12	741 52	35,306 64	54.73	64,088 17	35,146 88	54 84

Continental Insurance...	189,303 13	25,400 18	163,902 95	85,083 66	19,577 61	63,967 40	1,538 65	65,506 05	39.97	150,358 89	63,217 36	42.04
Cornhill.....	83,299 91	1,598 54	81,701 37	54,946 60	4,094 53	49,766 64	1,085 43	50,852 07	62.24	84,066 39	51,202 07	60.91
Dom. of Canada G. & A.	211,379 05	28,072 73	183,306 32	48,997 25	8,959 02	38,749 57	1,288 66	40,038 23	21.84	154,450 49	39,367 97	25.49
Dominion Fire.....	231,879 12	44,236 76	187,642 36	100,624 86	24,667 44	73,161 33	2,796 09	75,957 42	40.48	143,001 27	72,952 22	51.02
Eagle, Star & Br. Dom..	217,135 74	14,598 75	202,536 99	119,059 17	8,636 48	108,316 54	2,106 15	110,422 69	54.52	205,711 06	102,690 89	49.92
Employers' Liability....	338,045 54	35,454 55	302,590 99	125,818 97	10,607 23	107,069 85	8,141 89	115,211 74	38.07	295,514 53	123,779 74	41.89
Ensign.....	38,771 94	3,725 74	35,046 20	20,514 41	2,438 56	17,265 84	810 01	18,075 85	51.58	31,308 07	13,497 96	43.11
Equitable Fire & Marine.	44,850 79	31,948 73	12,902 06	22,876 30	15,814 97	6,913 03	148 30	7,061 33	54.73	13,412 98	7,029 38	52.41
Essex and Suffolk.....	59,936 68	29,914 66	30,022 02	30,382 02	16,133 45	13,900 81	347 76	14,248 57	47.46	28,296 62	14,266 95	50.42
Federal Fire.....	223,911 45	72,262 92	151,648 53	90,534 50	29,216 29	59,043 23	2,274 98	61,318 21	40.43	139,899 71	62,450 57	44.64
Federated British.....	29,692 90	445 64	29,247 26	22,887 19	.....	22,451 31	435 88	22,887 19	78.25	29,859 57	20,972 01	70.24
Fidelity American.....	19,903 30	93 09	19,810 21	5,410 21	.....	5,360 29	49 92	5,410 21	27.31	14,086 11	5,597 88	39.74
Fidelity Phenix.....	182,062 76	15,906 51	166,156 25	71,638 03	1,955 49	67,958 19	1,724 35	69,682 54	41.94	156,248 43	73,360 45	46.95
Fire Ass'n of Philadelphia	103,077 13	11,863 50	91,213 63	42,326 15	2,524 64	38,882 38	919 13	39,801 51	43.64	76,794 65	33,167 33	43.19
Fire Ins. of Canada.....	257,617 38	1,651 76	255,965 62	130,499 59	.....	126,674 37	3,825 22	130,499 59	50.98	258,380 56	130,821 59	50.63
Fireman's Fund.....	58,319 59	726 96	57,592 63	32,229 11	5 11	31,390 84	833 16	32,224 00	55.95	53,828 22	35,959 00	66.80
Fireman's Ins. of Newark	60,065 61	.....	60,065 61	18,552 55	.....	17,808 31	744 24	18,552 55	30.88	57,301 90	13,393 31	23.37
First American.....	29,499 46	9,974 87	19,524 59	10,613 37	4,741 65	5,666 00	205 72	5,871 72	30.07	15,790 06	5,622 81	35.61
Foncier of Paris, France..	33,097 90	2,123 42	30,974 48	4,436 03	12 44	4,305 93	117 66	4,423 59	14.28	24,127 16	4,506 59	18.68
*Franklin.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
General Accident of Can.	68,746 39	7,001 93	61,744 46	24,614 08	285 93	23,635 01	693 14	24,328 15	39.40	61,563 88	21,843 43	35.48
Gen. Accident Fire & Life	190,809 73	6,835 31	183,974 42	59,335 95	654 50	56,928 57	1,752 88	58,681 45	31.90	185,002 72	59,534 96	32.18
Gen. Ins. of America....	30,042 06	.....	30,042 06	1,842 60	.....	1,779 45	63 15	1,842 60	6.13	22,348 90	1,976 18	8.84
General Fire of Paris....	34,975 45	8,706 91	26,268 54	15,929 16	2,762 60	12,814 76	351 80	13,166 56	50.12	26,666 83	12,905 56	48.40
Girard Fire & Marine...	18,013 96	.....	18,013 96	3,033 60	.....	2,939 84	93 76	3,033 60	16.84	14,634 89	4,524 35	30.91
Glens Falls.....	64,050 91	7,013 48	57,037 43	25,998 22	2,558 52	22,922 99	516 71	23,439 70	41.09	61,089 16	24,624 70	40.30
Globe Indemnity.....	131,070 10	62,474 36	68,595 74	58,894 95	30,155 69	27,870 22	869 04	28,739 26	41.90	74,534 93	27,952 04	37.50
Globe & Rutgers.....	337,644 10	32,957 55	304,686 55	156,437 02	9,870 80	143,946 09	2,620 13	146,566 22	48.10	309,787 19	110,338 05	35.62
Great American.....	113,932 22	9,693 29	104,238 93	68,183 17	5,327 72	61,628 57	1,226 88	62,855 45	60.30	96,704 35	61,653 45	63.75
Guardian Assurance.....	411,306 58	3,974 16	407,332 42	194,539 44	7 68	189,668 57	4,863 19	194,531 76	47.76	413,142 78	188,927 52	45.73
Guardian Ins. of Canada.	67,589 61	17,181 49	50,408 12	24,821 33	1,619 85	22,914 14	287 34	23,201 48	46.02	45,313 99	22,949 92	50.64
Halifax Fire.....	60,214 35	.....	60,214 35	8,767 18	.....738 56	7,846 46	182 16	8,028 62	13.33	35,854 14	9,645 62	26.90
Hand-in-Hand.....	83,299 91	767 11	82,532 80	37,984 42	.....	37,055 79	928 63	37,984 42	46.02	87,914 76	38,962 68	44.32
Hartford Fire.....	410,126 75	27,786 03	382,340 72	252,179 39	21,488 83	225,587 14	5,103 42	230,690 56	60.34	398,997 98	234,601 96	57.80
Home.....	345,538 84	11,310 32	334,228 52	166,579 25	438 57	161,745 34	4,395 34	166,140 68	49.71	290,812 06	189,229 43	65.07
Hudson Bay.....	78,680 62	9,271 58	69,409 04	39,071 64	3,809 07	34,102 53	1,160 04	35,262 57	50.80	71,608 37	29,805 57	41.62
Imperial Assurance.....	78,575 26	57,095 04	21,480 22	52,251 61	40,986 38	11,089 48	175 75	11,265 23	52.44	21,232 67	11,672 39	54.97
Imperial Guar. & Acc. Co.	22,206 52	2,351 81	19,854 71	2,205 10	35 82	2,097 93	71 35	2,169 28	10.92	8,620 92	2,170 28	25.17
Imperial Insurance Office	101,341 73	6,254 94	95,086 79	54,419 34	1,789 21	51,428 44	1,201 69	52,630 13	55.35	98,461 79	54,772 63	55.63
Insurance Co. of N.A....	235,960 87	15,223 88	220,736 99	102,826 24	3,741 41	95,201 75	3,883 08	99,084 83	44.89	220,645 87	102,337 53	46.38
Ins. of State of Penn....	64,254 15	12,617 11	51,637 04	27,263 65	6,665 22	20,200 06	398 37	20,598 43	39.89	48,871 65	20,634 43	42.22
Laurentian.....	107,964 83	.....	107,964 83	95,774 24	.....	94,694 71	1,079 53	95,774 24	88.71	192,844 47	82,499 57	42.78
Law, Union & Rock.....	91,135 40	8,659 26	82,476 14	60,287 04	1,717 62	57,415 95	1,153 47	58,569 42	71.01	81,630 35	55,929 42	68.52
Liverpool & Lon. & Globe	564,101 50	119,264 50	444,837 00	218,208 46	43,421 91	169,919 35	4,867 20	174,786 55	39.29	447,027 08	164,389 01	36.77
Liverpool & Manitoba...	200,255 49	63,274 96	136,980 53	60,330 77	17,744 97	41,281 11	1,304 69	42,585 80	31.09	137,012 15	41,343 86	30.18
Local Government.....	15,415 96	4,656 04	10,759 92	10,297 88	4,506 77	5,662 51	128 60	5,791 11	53.82	10,534 46	5,829 11	55.33
London Assurance.....	182,892 55	8,299 81	174,592 74	72,495 57	1,461 34	69,091 21	1,943 02	71,034 23	40.69	176,411 62	75,082 23	42.56
London-Canada.....	160,750 65	50,383 67	110,366 98	121,284 84	54,882 49	65,055 73	1,346 62	66,402 35	60.17	114,736 88	70,085 94	61.08
London & Lancs. G. & A.	10,846 61	6,290 11	4,556 50	4,515 42	3,605 17	910 25	.....	910 25	19.98	4,783 40	910 25	19.03
London Guar. & Accident	117,803 11	13,703 27	104,099 84	41,616 63	2,345 14	37,513 83	1,757 66	39,271 49	37.73	107,835 49	43,055 49	39.93
London & Lancs. Ins.....	585,867 03	34,556 89	551,310 14	290,975 82	16,322 49	268,930 63	5,722 70	274,653 33	49.82	534,817 18	269,981 33	50.48
London & Provincial....	19,972 73	2,022 84	17,949 89	4,451 22	6 37	4,324 09	120 76	4,444 85	24.76	10,755 86	4,494 85	41.79
London & Scottish.....	35,007 05	6,958 21	28,048 84	6,557 90	229 08	6,089 80	239 02	6,328 82	22.56	25,833 05	8,804 82	34.08
Lumbermen's.....	57,325 60	.....	57,325 60	4,381 54	.....	4,191 71	189 83	4,381 54	7.64	45,914 15	4,503 54	9.81
Marine Insurance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Insurance.....	18,524 93	5,043 94	13,480 99	6,926 40	49 82	6,673 05	203 53	6,876 58	51.01	9,179 23	6,546 58	71.31
Mercantile.....	137,066 10	74,181 64	62,884 46	102,710 08	78,138 17	23,957 44	614 47	24,571 91	39.07	64,003 59	24,731 91	38.64
Merchants Fire of N.Y..	138,354 70	66 94	138,28 7 6	31,680 60	.....	30,817 31	863 29	31,680 60	22.91	139,990 49	31,590 60	22.57

*Included in Home Insurance Co.

TABLE X—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1928—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Merchants Fire	248,239 05	1,503 08	246,735 97	94,907 15	11 67	92,042 17	2,853 31	94,895 48	38.46	247,551 78	96,723 48	39.07
Merchants Marine	91,091 57	14,872 33	76,219 24	28,057 84	4,541 14	22,887 69	629 01	23,516 70	30.85	75,416 57	24,772 70	32.85
Mercury	25,484 57	3,896 34	21,588 23	5,203 78	.....	5,195 01	8 77	5,203 78	24.10	12,089 41	5,321 15	44.01
Milwaukee Mechanics	12,639 88	809 34	11,830 54	127 84	.....	118 18	9 66	127 84	1.08	6,741 04	167 84	2.49
Motor Union	63,966 90	994 16	62,972 74	42,470 87	130 46	41,512 83	827 58	42,340 41	67.24	60,568 48	49,279 91	81.36
Mount Royal	130,868 66	818 13	130,050 53	78,531 15	.....	76,638 51	1,892 64	78,531 15	60.39	198,598 54	79,872 15	40.22
National-Ben Franklin	158,049 83	1,161 89	156,887 94	80,997 69	71 84	77,721 48	3,204 37	80,925 85	51.58	166,872 63	75,545 35	45.27
National Fire of Hartford	127,327 32	3,491 42	123,835 90	54,803 43	157 06	53,553 78	1,092 59	54,646 37	44.13	120,094 78	55,897 87	46.54
National Provincial	40,605 04	6,077 90	34,527 14	20,607 58	2,949 95	17,175 41	482 22	17,657 63	51.14	36,644 12	17,479 63	47.70
National Union	27,580 16	935 95	26,644 21	19,868 82	.....	19,623 54	245 28	19,868 82	74.57	23,845 33	18,818 82	78.43
Nationale of Paris	183,241 47	2,910 49	180,330 98	87,151 96	25 75	85,276 35	1,849 86	87,126 21	48.31	189,127 95	85,794 21	45.36
National Guaranty Fire	76,533 90	9,626 93	66,906 97	30,876 42	1,346 53	29,529 89	.....	29,529 89	44.14	54,046 61	31,266 32	57.85
Newark Fire	81,833 61	17,144 89	64,688 72	49,101 54	9,626 51	38,406 08	1,068 95	39,475 03	61.02	58,964 66	37,295 53	63.25
New Hampshire	62,747 71	7,092 09	55,655 62	43,619 56	4,496 69	38,359 05	763 82	39,122 87	70.29	53,716 66	39,127 16	72.84
New Jersey	26,324 31	.....	26,324 31	5,390 18	.....	5,207 67	182 51	5,390 18	20.19	28,195 84	4,012 02	14.23
New York Underwriters	155,674 72	137,853 63	17,821 09	63,569 80	57,345 58	5,901 65	322 57	6,224 22	34.93	15,354 35	7,109 74	46.30
Niagara	134,250 00	5,619 53	128,630 47	61,736 68	2,973 91	57,214 35	1,548 42	58,762 77	45.68	128,705 05	68,068 77	52.89
North Brit. & Mercantile	427,702 50	31,776 87	395,925 63	186,540 34	5,440 97	177,540 31	3,559 06	181,099 37	45.74	395,213 87	186,236 27	47.12
North Empire	72,549 98	8,904 27	63,645 71	41,334 83	4,182 12	36,080 94	1,071 77	37,152 71	58.37	63,667 96	36,652 71	57.57
Northern Assurance	329,269 51	29,282 43	299,987 08	157,782 02	9,133 31	144,255 89	4,392 82	148,648 71	49.55	317,617 23	159,896 71	50.34
North River	32,817 45	5,795 89	27,021 56	16,361 10	206 97	15,926 09	228 04	16,154 13	59.78	20,537 94	17,333 13	84.40
North West	63,830 83	12,509 98	51,320 85	30,782 10	5,294 34	24,829 42	658 34	25,487 76	49.66	51,400 67	27,815 76	54.12
Northwestern National	128,612 80	.....	128,612 80	45,690 88	.....	44,127 41	1,563 47	45,690 88	35.53	131,428 38	42,319 88	32.20
Norwich Union	461,420 70	38,823 01	422,597 69	185,910 57	16,040 73	164,473 10	5,396 74	169,869 84	40.20	408,074 04	167,913 62	41.15
Ocean Accident & Guar.	261,602 15	21,757 59	239,844 56	136,518 65	19,123 93	114,890 14	2,504 58	117,394 72	48.95	238,483 21	117,384 72	49.22
Occidental	82,709 48	13,850 20	68,859 28	41,196 44	8,135 63	32,398 41	662 40	33,060 81	48.01	64,959 68	33,444 51	51.49
Pacific Coast	117,605 20	31,687 00	85,918 20	84,812 98	25,372 81	59,440 17	.....	59,440 17	69.18	88,923 61	58,610 39	65.91
Pacific Fire	140,869 64	.....	140,869 64	31,440 07	.....	30,359 96	1,080 11	31,440 07	22.32	137,939 16	32,470 07	23.54
Palatine	106,386 32	10,922 57	95,463 75	46,027 18	3,541 06	41,475 52	1,010 60	42,486 12	44.50	95,443 54	43,478 07	45.55
Patriotic	74,976 84	10,653 33	64,323 51	13,686 26	519 59	12,544 82	621 85	13,166 67	20.47	64,206 66	15,310 17	23.85
Pearl	33,440 06	2,129 92	31,310 14	1,988 20	.....	1,955 91	32 29	1,988 20	6.35	17,605 69	1,993 43	11.32
Phenix of Paris	32,996 01	7,623 72	25,372 29	15,538 57	4,544 00	10,661 43	333 14	10,994 57	43.33	25,398 85	9,952 57	39.19
Phoenix of London	488,011 03	108,796 98	379,214 05	324,425 65	49,987 69	270,076 02	4,361 94	274,437 96	72.37	371,154 59	273,616 29	73.72
Phoenix of Hartford	203,850 74	96,410 10	107,440 64	112,045 39	53,537 25	57,279 35	1,228 79	58,508 14	54.46	105,953 59	58,243 37	54.97
Pilot Automobile & Acc.	3,872 26	824 61	3,047 65	.....	.....	.....	.....	.....	.....	1,221 52	.....	.....
Pioneer	6,258 92	1,121 79	5,137 13	2,129 93	.....	2,011 02	118 91	2,129 93	41.46	3,038 38	2,129 93	70.10
Planet	51,600 59	9,836 87	41,763 72	3,743 70	102 36	3,557 43	83 91	3,641 34	8.72	23,387 68	3,932 14	16.81
Providence Washington	63,360 24	12,150 59	51,209 65	27,947 73	3,437 06	23,879 72	630 95	24,510 67	47.86	50,657 62	28,901 59	57.05
Provident	48,379 90	12,632 04	35,747 86	34,036 25	2,119 54	31,143 86	772 85	31,916 71	89.28	46,955 56	31,220 71	66.49
Provincial	102,805 84	1,243 07	101,562 77	57,693 70	53 36	56,350 97	1,289 37	57,640 34	56.75	103,294 70	55,882 34	54.10
Prudential Assurance	124,187 13	3,053 13	121,134 00	52,699 41	129 44	51,553 37	1,016 60	52,569 97	43.40	112,022 78	49,999 70	44.63
Quebec	76,458 71	36,558 06	39,900 65	47,996 15	33,898 92	13,431 27	665 96	14,097 23	35.33	42,528 97	13,548 23	31.86
Queen City	118,853 78	891 90	117,961 88	37,278 25	.....	36,123 36	1,154 89	37,278 25	31.60	119,811 16	38,742 88	32.34
Queen Insurance	234,777 47	15,515 20	219,262 27	125,538 34	8,592 05	114,598 98	2,347 31	116,946 29	53.34	231,479 87	115,436 29	49.87
Queensland	55,603 77	3,374 50	52,229 27	30,727 49	11,008 40	19,274 60	444 49	19,719 09	37.75	58,785 27	19,804 49	33.69
Railway Passengers	10,595 49	2,537 20	8,058 29	931 46	.....	911 58	19 88	931 46	11.56	4,036 70	1,339 46	33.18
Reliance	15,926 43	3,799 66	12,126 77	2,526 52	411 51	2,018 84	96 17	2,115 01	17.44	8,928 37	3,120 04	34.95

Rhode Island	14,818 62	1,651 07	13,167 55	2,502 90	.....	2,441 40	61 50	2,502 90	19.01	7,633 23	2,502 90	32.79
Rossia	73,295 37	29,315 32	43,980 05	42,711 86	15,926 25	26,264 75	520 86	26,785 61	60.90	46,854 32	27,980 42	59.72
Royal Exchange	264,860 24	27,640 35	237,219 89	113,837 78	14,024 72	96,758 52	3,054 54	99,813 06	42.08	225,805 11	101,928 06	45.14
Royal Insurance	795,772 91	51,570 67	744,202 24	383,756 82	16,006 56	359,210 78	8,539 48	367,750 26	49.41	749,192 40	360,619 26	48.13
Royal Scottish	81,194 61	13,916 83	67,277 78	33,606 31	3,602 73	29,438 57	565 01	30,003 58	44.60	65,095 90	34,948 58	53.69
St. Paul Fire & Marine	135,408 03	20,839 47	114,568 56	66,406 63	8,886 47	56,505 90	1,014 26	57,520 16	50.21	120,341 04	51,589 31	42.87
Scottish Canadian	54,033 41	5,766 91	48,266 50	14,435 78	196 00	13,664 18	575 60	14,239 78	29.50	35,885 71	14,006 86	39.03
Scottish Metropolitan	147,137 80	19,097 12	128,040 68	48,880 17	6,042 25	41,003 45	1,834 47	42,837 92	33.46	120,204 42	40,878 92	34.01
Scottish Union	132,850 51	4,721 44	128,129 07	71,710 26	85 17	69,747 85	1,877 24	71,625 09	55.90	126,936 03	72,183 07	56.87
Sea	81,873 22	1,000 91	80,872 31	67,305 49	4 04	65,895 13	1,406 32	67,301 45	83.22	74,882 39	62,955 48	84.07
Security	70,660 12	18,799 18	51,860 94	22,140 72	4,997 13	16,665 18	478 41	17,143 59	33.06	47,850 60	16,530 59	34.55
Sentinel	39,558 52	35,190 26	4,368 26	33,103 97	31,785 47	1,318 50	.....	1,318 50	30.18	5,067 57	1,318 50	26.02
Springfield	147,222 77	39,228 18	107,994 59	84,750 69	22,053 47	61,613 90	1,083 32	62,697 22	58.06	92,891 70	63,226 64	68.06
State Assurance	21,290 03	1,364 49	19,925 54	2,224 16	152 16	1,977 46	94 54	2,072 00	10.40	13,568 47	2,341 00	17.25
Stuyvesant	99,031 17	.....	99,031 17	27,757 29	.....	27,132 69	624 60	27,757 29	28.03	109,211 22	27,362 29	25.05
Sun Insurance Office	357,659 72	38,203 84	319,455 88	153,073 64	3,472 81	145,042 41	4,558 42	149,600 83	46.83	330,957 59	148,654 78	44.92
Tokio Marine and Fire	15,751 60	4,141 58	11,610 02	34,405 72	8,960 68	25,445 04	.....	25,445 04	219.16	12,892 25	24,795 04	192.33
Toronto Casualty	233,930 05	154,231 69	79,698 36	116,375 38	60,953 90	52,976 91	2,444 57	55,421 48	69.53	209,571 86	55,138 82	26.31
Trans Canada	27,203 02	1,152 12	26,050 90	1,036 89	.....	938 80	98 09	1,036 89	3.98	13,799 16	1,136 89	8.24
Union Assurance Society	244,111 72	48,546 14	195,565 58	116,308 32	21,370 94	92,999 36	1,938 02	94,937 38	48.55	202,383 83	102,137 38	50.47
Union Fire of Paris	69,355 79	5,515 04	63,840 75	50,816 35	25,916 20	24,330 76	569 39	24,900 15	39.00	61,761 60	25,963 15	42.04
Union of Canton	127,711 63	11,053 46	116,658 17	43,563 98	959 26	41,504 91	1,099 81	42,604 72	36.52	125,093 90	43,251 72	34.58
United British	80,500 55	1,905 75	78,594 80	43,806 18	7 20	42,521 30	1,277 68	43,798 98	55.73	77,421 62	39,094 73	50.50
United States Fire	153,957 32	4,666 61	149,290 71	85,519 18	1,063 68	84,455 50	.....	84,455 50	56.57	145,333 46	85,837 52	58.86
Universal	37,036 21	9,218 09	27,818 12	3,821 43	.....	3,730 48	90 95	3,821 43	13.74	15,925 87	4,018 98	25.24
Wellington	341,325 23	108,538 63	232,786 60	121,315 13	39,265 85	79,424 38	2,624 90	82,049 28	35.25	218,144 06	81,354 53	37.29
Westchester Fire	57,768 06	12,116 77	45,651 29	39,896 62	10,658 11	28,880 67	357 84	29,238 51	64.05	40,601 02	31,931 88	78.65
Western Assurance	453,263 83	81,210 29	372,053 54	261,682 08	94,901 59	162,664 31	4,116 18	166,780 49	44.83	332,551 07	167,139 94	50.26
World Fire & Marine	40,694 61	3,319 01	37,375 60	11,139 42	94 11	10,730 34	314 97	11,045 31	29.55	36,482 89	11,438 00	31.35
World Marine	72,118 67	2,812 78	69,305 89	39,794 78	290 43	38,841 16	663 19	39,504 35	57.00	71,712 43	41,123 35	57.34
Yangtsze	34,598 65	56 31	34,542 34	22,465 81	.....	21,930 20	535 61	22,465 81	65.04	35,897 57	21,533 27	59.99
Yorkshire	129,720 14	5,866 57	123,853 57	58,699 32	146 39	56,186 31	2,366 62	58,552 93	47.28	125,301 87	48,593 93	38.78
Totals	22,134,404 98	3,290,269 05	18,844,135 93	10,329,981 73	1,660,918 90	8,453,534 24	215,528 59	8,669,062 83	46.00	18,649,942 68	8,678,953 26	46.54
MUTUALS												
(a) Farmers' Mutuals												
Algoma	13,128 43	370 00	12,758 43	9,043 76	.....	8,900 34	143 42	9,043 76	70.88	.....	.....	.....
Amherst Island	730 15	.....	730 15	160 00	.....	160 00	.....	160 00	21.91	.....	.....	.....
Ayr	26,652 97	1,018 04	25,634 93	10,539 61	.....	10,539 61	.....	10,539 61	41.11	.....	.....	.....
Bay of Quinte	19,026 73	459 93	18,566 80	9,328 15	.....	9,273 15	55 00	9,328 15	50.23	.....	.....	.....
Bertie & Willoughby	16,133 20	891 54	15,241 66	10,366 18	70 05	10,171 23	124 90	10,296 13	65.91	.....	.....	.....
Blanshard	10,291 15	966 70	9,324 45	2,936 40	.....	2,883 40	53 00	2,936 40	31.49	.....	.....	.....
Blenheim North	10,033 55	985 89	9,047 66	2,009 20	.....	2,009 20	.....	2,009 20	22.21	.....	.....	.....
Brant	22,751 71	2,951 43	19,800 28	17,114 27	195 86	16,865 81	52 60	16,918 41	85.45	.....	.....	.....
Canadian Millers'	35,133 66	.....	35,133 66	9,812 03	.....	9,650 93	161 10	9,812 03	27.92	.....	.....	.....
Caradoc Farmers'	11,454 26	583 55	10,870 71	10,046 72	.....	9,988 72	58 00	10,046 72	92.42	.....	.....	.....
Clinton	13,905 52	223 17	13,682 35	4,586 85	.....	4,562 85	24 00	4,586 85	33.52	.....	.....	.....
Culross	6,772 71	689 30	6,083 41	6,323 90	.....	6,306 60	17 30	6,323 90	103.97	.....	.....	.....
Dereham & W. Oxford	16,066 39	1,944 49	14,121 90	3,202 86	320 30	2,805 86	76 70	2,882 56	20.41	.....	.....	.....
Dorchester, N. & S.	31,592 49	4,736 20	26,856 29	24,643 58	2,768 00	21,875 58	.....	21,875 58	81.45	.....	.....	.....
Downie	7,490 45	284 00	7,206 45	5,006 22	.....	4,903 57	102 65	5,006 22	69.46	.....	.....	.....
Dufferin Farmers'	26,713 54	2,139 19	24,574 35	13,753 21	.....	13,555 21	198 00	13,753 21	55.95	.....	.....	.....
Dumfries N & Waterloo S	39,927 01	2,504 71	37,422 30	18,431 15	889 36	17,408 49	133 30	17,541 79	46.84	.....	.....	.....
Dunwich	16,387 60	454 40	15,933 20	8,553 00	.....	8,488 00	65 00	8,553 00	53.55	.....	.....	.....
Easthope, South	19,056 20	.....	19,056 20	1,472 12	.....	1,360 77	111 35	1,472 12	7.72	.....	.....	.....
Ekfrid	13,791 55	210 41	13,581 14	8,502 65	210 41	8,190 24	102 00	8,292 24	61.05	.....	.....	.....
Elma	17,513 86	.....	17,513 86	16,669 90	.....	16,575 40	94 50	16,669 90	95.16	.....	.....	.....
Eramosa	7,548 50	1,647 80	5,900 70	6,725 05	2,441 00	4,258 05	26 00	4,284 05	72.59	.....	.....	.....
Erie	22,551 74	1,832 41	20,719 33	4,034 00	.....	4,304 00	.....	4,304 00	20.77	.....	.....	.....

TABLE X—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1928—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
MUTUALS—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Farmers' Central	146,757 56	25,438 96	121,318 60	114,198 50	13,644 15	99,799 30	755 05	100,554 35	82.83	.....	.....	.....
Farmers' Union	87,293 38	5,225 87	82,067 51	48,356 48	697 90	46,877 38	781 20	47,658 58	58.07	.....	.....	.....
Formosa	39,359 77	8,196 93	31,162 84	29,130 76	9,766 45	18,720 26	644 05	19,364 31	62.13	.....	.....	.....
Germania	49,493 88	14,301 47	35,192 41	36,977 08	.....	36,649 93	327 15	36,977 08	105.07	.....	.....	.....
Glengarry	32,140 16	3,209 60	28,930 56	27,667 36	2,480 00	24,471 26	716 10	25,187 36	87.06	.....	.....	.....
Grand River	12,099 13	648 00	11,451 13	6,403 35	.....	6,403 35	.....	6,403 35	55.91	.....	.....	.....
Grenville Patron	41,389 38	.....	41,389 38	19,831 51	.....	19,517 91	313 60	19,831 51	47.91	.....	.....	.....
Grey and Bruce	24,267 22	5,397 05	18,870 17	17,995 20	4,797 11	13,000 34	197 75	13,198 09	69.94	.....	.....	.....
Guelph Township	2,872 09	175 10	2,696 99	3,825 00	.....	3,825 00	.....	3,825 00	141.82	.....	.....	.....
Halton Union	28,830 40	2,816 05	26,014 35	24,734 31	5,829 55	18,366 16	178 60	18,544 76	71.28	.....	.....	.....
Hamilton Township	13,052 50	747 70	12,304 80	8,696 51	53 45	8,523 06	120 00	8,643 06	70.24	.....	.....	.....
Hay Township	15,482 10	.....	15,482 10	10,504 21	.....	10,381 56	122 65	10,504 21	67.82	.....	.....	.....
Hopewell Creek	2,414 83	305 67	2,109 16	27 06	4 00	23 06	.....	23 06	1.09	.....	.....	.....
Howard	28,977 82	306 37	28,671 45	24,103 79	.....	24,017 99	85 80	24,103 79	84.06	.....	.....	.....
Howick	69,006 35	20,702 02	48,304 33	44,348 97	10,358 73	32,951 84	1,038 40	33,990 24	70.36	.....	.....	.....
Kent & Essex	75,324 40	1,738 89	73,585 51	37,254 05	1,033 33	35,844 72	376 00	36,220 72	49.22	.....	.....	.....
Lambton	50,873 27	1,890 14	48,983 13	57,844 29	50 31	57,257 68	536 30	57,793 98	117.98	.....	.....	.....
Lanark County	64,529 14	411 55	64,117 59	61,541 62	203 60	60,522 37	815 65	61,338 02	95.65	.....	.....	.....
Lennox & Addington	12,175 86	504 90	11,670 96	4,475 05	31 10	4,416 75	27 20	4,443 95	38.07	.....	.....	.....
Lobo	6,580 69	286 20	6,294 49	3,779 26	.....	3,724 06	55 20	3,779 26	60.04	.....	.....	.....
London Township	10,421 60	174 60	10,247 00	4,094 65	.....	4,038 65	56 00	4,094 65	39.96	.....	.....	.....
McGillivray	6,949 00	48 44	6,900 56	2,615 55	.....	2,578 55	38 00	2,615 55	37.89	.....	.....	.....
McKillop	22,163 87	384 08	21,779 79	24,228 18	.....	24,117 58	110 60	24,228 18	111.23	.....	.....	.....
Maple Leaf	48,843 15	4,250 15	44,593 00	24,757 31	3,019 07	21,542 49	195 75	21,738 24	48.73	.....	.....	.....
Nichol	27,852 42	1,300 53	26,551 89	24,302 15	.....	24,064 05	238 10	24,302 15	91.52	.....	.....	.....
Nissouri	17,542 92	806 43	16,736 49	14,179 63	.....	14,059 63	120 00	14,179 63	84.72	.....	.....	.....
Norfolk	14,897 54	432 14	14,465 40	6,338 00	.....	6,338 00	.....	6,338 00	43.81	.....	.....	.....
North Kent	14,639 42	260 34	14,379 08	13,390 37	.....	13,299 87	90 50	13,390 37	93.12	.....	.....	.....
Oneida	4,530 68	565 66	3,965 02	4,673 40	.....	4,673 40	.....	4,673 40	117.79	.....	.....	.....
Ontario Threshermen's	6,033 39	.....	6,033 39	4,200 37	.....	4,098 57	101 80	4,200 37	69.61	.....	.....	.....
Osgoode	9,121 84	926 64	8,195 20	9,982 24	1,213 30	8,692 74	76 20	8,768 94	106.99	.....	.....	.....
Otter	40,393 59	3,670 92	36,722 67	15,424 43	1,905 00	13,414 43	105 00	13,519 43	36.81	.....	.....	.....
Oxford	7,802 83	1,539 34	6,263 49	5,346 70	99 82	5,233 88	13 00	5,246 88	83.76	.....	.....	.....
Peel County	65,559 65	5,651 00	59,908 65	42,018 99	210 40	41,059 89	748 70	41,808 59	69.78	.....	.....	.....
Peel and Maryborough	36,812 02	1,995 12	34,816 90	38,307 08	.....	38,025 93	281 15	38,307 08	110.02	.....	.....	.....
Prescott	37,794 49	3,343 05	34,451 44	29,668 27	1,600 00	27,779 02	289 25	28,068 27	81.47	.....	.....	.....
Puslinch	4,870 14	.....	4,870 14	5,602 00	.....	5,544 30	57 70	5,602 00	115.02	.....	.....	.....
Saltfleet and Binbrook	14,100 53	478 63	13,621 90	11,390 66	.....	11,245 66	145 00	11,390 66	83.63	.....	.....	.....
Southwold	10,467 73	967 94	9,499 79	13,794 20	805 68	12,988 52	.....	12,988 52	136.72	.....	.....	.....
Sydenham	113,660 23	18,525 53	95,134 70	91,596 76	13,666 41	77,347 55	582 80	77,930 35	81.91	.....	.....	.....
Townsend	10,702 05	376 35	10,325 70	5,898 80	.....	5,883 50	15 30	5,898 80	57.12	.....	.....	.....
Usborne and Hibbert	21,491 10	.....	21,491 10	13,182 00	.....	13,074 00	108 00	13,182 00	61.33	.....	.....	.....
Walpole	9,544 70	651 10	8,893 60	7,104 45	2,000 00	5,074 45	30 00	5,104 45	57.37	.....	.....	.....
Waterloo North	85,302 28	2,297 13	83,005 15	40,299 12	.....	40,030 67	268 45	40,299 12	48.55	.....	.....	.....
Wawanosh, West	28,420 23	477 13	27,943 10	19,532 30	.....	19,144 30	388 00	19,532 30	69.89	.....	.....	.....
Westminster Township	12,199 75	515 70	11,684 05	8,668 96	.....	8,578 96	90 00	8,668 96	74.18	.....	.....	.....
Williams, East	6,823 46	316 48	6,506 98	11,505 45	137 50	11,277 95	90 00	11,367 95	174.70	.....	.....	.....
Yarmouth	11,432 78	1,066 61	10,366 17	10,396 78	907 25	9,433 53	46 00	9,489 53	91.54	.....	.....	.....
Totals	1,907,946 69	168,216 67	1,739,730 02	1,287,363 97	81,409 09	1,192,980 06	12,974 82	1,205,954 88	69.31	.....	.....	.....

(b) *Associated New England Factory Mutuals												
American Mut. Fire Ins. Co., Providence, R.I...	14,524 28	.....	14,524 28	1,778 18	.....	1,778 18	.....	1,778 18	12.24	.....	2,091 50	.....
Arkwright Mut. Fire Ins. Co., Boston, Mass....	23,318 34	.....	23,318 34	9,508 05	.....	9,508 05	.....	9,508 05	40.77	.....	9,630 30	.....
Blackstone Mut. Fire Ins. Co., Providence, R.I...	19,372 86	.....	19,372 86	4,465 11	.....	4,465 11	.....	4,465 11	23.04	.....	4,832 11	.....
Boston Mnfrs. Mut. Fire Ins. Co., Boston, Mass.	128,451 70	.....	128,451 70	11,982 28	.....	11,982 28	.....	11,982 28	9.32	.....	12,596 02	.....
Cotton & Woolen Mnfrs. Mut. Ins. Co., Boston, Mass.....	7,760 85	.....	7,760 85	211 61	.....	211 61	.....	211 61	2.71	.....	218 83	.....
Enterprise Mut. Fire Ins. Co., Providence, R.I...	14,524 27	.....	14,524 27	1,778 18	.....	1,778 18	.....	1,778 18	12.24	.....	2,091 50	.....
Fall River Mnfrs. Mut. Ins. Co., Fall River, Mass.....	9,324 18	.....	9,324 18	3,833 02	.....	3,833 02	.....	3,833 02	41.10	.....	4,186 12	.....
Firemen's Mut. Ins. Co., Providence, R.I.....	36,082 48	.....	36,082 48	4,804 99	.....	4,804 99	.....	4,804 99	13.31	.....	5,318 81	.....
Hope Mut. Fire Ins. Co., Providence, R.I.....	24,801 66	.....	24,801 66	415 54	.....	415 54	.....	415 54	1.67	.....	387 69	.....
Keystone Mut. Fire Ins. Co., Philadelphia, Pa..	5,367 55	.....	5,367 55	109 89	.....	109 89	.....	109 89	2.04	.....	104 82	.....
Manton Mut. Fire Ins. Co., Philadelphia, Pa..	4,885 81	.....	4,885 81	70 41	.....	70 41	.....	70 41	1.44	.....	67 60	.....
Mnfrs. Mut. Fire Ins. Co., Providence, R.I..	24,207 09	.....	24,207 09	2,963 64	.....	2,963 64	.....	2,963 64	12.24	.....	3,485 86	.....
Mechanics Mut. Fire Ins. Co., Providence, R.I...	14,524 26	.....	14,524 26	1,778 17	.....	1,778 17	.....	1,778 17	12.24	.....	2,091 49	.....
Mercantile Mut. Fire Ins. Co., Providence, R.I...	9,487 66	.....	9,487 66	862 66	.....	862 66	.....	862 66	9 08	.....	971 99	.....
Merchants Mut. Fire Ins. Co., Providence, R.I...	12,575 11	.....	12,575 11	2,361 44	.....	2,361 44	.....	2,361 44	18.77	.....	2,586 77	.....
Mill Owners Mut. Fire Ins. Co., Chicago, Ill..	9,145 62	.....	9,145 62	146 74	.....	146 74	.....	146 74	1.59	.....	146 74	.....
Narragansett Mut. Fire Ins. Co., Providence, R.I.....	4,737 82	.....	4,737 82	431 48	.....	431 48	.....	431 48	9.09	.....	486 15	.....
National Mut. Ass'ce. Co. Philadelphia, Pa.....	804 56	.....	804 56	7 36	.....	7 36	.....	7 36	.91	.....	5 96	.....
Paper Mill Mut. Ins. Co., Boston, Mass.....	1,863 21	.....	1,863 21	2,100 02	.....	2,100 02	.....	2,100 02	112.72	.....	2,102 60	.....
Philadelphia Mfrs. Mut. Fire Ins. Co., Philadelphia, Pa.....	23,626 22	.....	23,626 22	355 87	.....	355 87	.....	355 87	1.50	.....	430 76	.....
Protection Mut. Fire Ins. Co., Chicago, Ill.....	11,847 62	.....	11,847 62	222 81	.....	222 81	.....	222 81	1.87	.....	222 81	.....
Rhode Island Mut. Fire Ins. Co., Providence, R.I.....	24,207 10	.....	24,207 10	2,963 64	.....	2,963 64	.....	2,963 64	12.24	.....	3,485 86	.....
Rubber Mnfrs. Mut. Ins. Co., Boston, Mass....	7,844 27	.....	7,844 27	207 77	.....	207 77	.....	207 77	2.64	.....	214 98	.....
Standard Mut. Fire Ins. Co., Philadelphia, Pa..	998 84	.....	998 84	21 88	.....	21 88	.....	21 88	2.18	.....	30 16	.....
State Mut. Fire Ins. Co., Providence, R.I.....	29,048 56	.....	29,048 56	3,556 37	.....	3,556 37	.....	3,556 37	12.24	.....	4,183 02	.....

*Return premiums on cancellations and unabsorbed premium deposits returned or credited to policyholders are deducted.

TABLE X.—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1928—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	ff c.	$ c.	$ c.	$ c.		$ c.	$ c.	
MUTUALS—*Continued*												
What Cheer Mut. Fire Ins. Co., Providence, R.I.	25,033 43	.....	25,033 43	414 36	.....	414 36	.....	414 36	1.65	.....	383 35	.....
Worcester Mnfrs. Mut. Ins. Co., Worcester, Mass.	10,171 05	.....	10,171 05	4,117 97	.....	4,117 97	.....	4,117 97	40.48	.....	4,453 38	.....
Totals	498,536 40	.....	498,536 40	61,469 44	.....	61,469 44	.....	61,469 44	12.32	.....	66,807 18	.....
(c) Other Mutuals												
Central Manufacturers	19,170 67	.....	19,170 67	13,562 63	.....	13,562 63	.....	13,562 63	70.75	18,787 82	13,769 63	73.29
Hardware Dealers	90,545 40	.....	90,545 40	30,508 77	.....	30,120 58	388 19	30,508 77	33.69	86,211 61	28,669 44	33.25
Lumbermen's Mut. Ins.	23,670 61	383 31	23,287 30	17,860 65	.....	17,860 65	.....	17,860 65	76.70	22,446 05	17,867 65	79.60
Mill Owners	85,802 39	14,343 39	71,459 00	37,909 54	8,018 48	29,534 13	356 93	29,891 06	41.83	56,959 59	31,638 86	55.55
Minnesota Implement	90,545 40	.....	90,545 40	30,508 77	.....	30,120 58	388 19	30,508 77	33.69	86,211 61	28,669 44	33.25
Northwestern Mutual	235,564 07	24,808 72	210,755 35	116,195 79	13,418 32	101,267 24	1,510 23	102,777 47	48.77	204,063 80	102,073 90	50.02
Retail Hardware	90,545 40	.....	90,545 40	30,508 77	.....	30,120 58	388 19	30,508 77	33.69	86,211 61	28,669 44	33.25
United Mutual	39,593 58	8,686 16	30,907 42	7,289 30	612 70	6,605 16	71 44	6,676 60	21.60	26,719 83	6,775 07	25.36
Totals	675,437 52	48,221 58	627,215 94	284,344 22	22,049 50	259,191 55	3,103 17	262,294 72	41.81	587,611 92	258,133 43	43.92
CASH MUTUALS (Without share capital)												
Economical	245,830 63	39,973 90	205,856 73	76,765 81	14,962 77	59,731 15	2,071 89	61,803 04	30.02	204,074 74	63,894 24	31.31
Gore District	331,336 27	36,971 68	294,364 59	179,773 47	27,802 69	150,346 12	1,624 66	151,970 78	51.63	294,627 57	152,056 53	51.61
Millers' National	84,287 19	.....	84,287 19	16,921 33	.....	16,497 16	424 17	16,921 33	20.08	75,843 76	16,745 33	22.08
Perth	315,667 22	63,319 46	252,347 76	160,802 85	33,538 51	125,616 83	1,647 51	127,264 34	50.43	248,081 00	128,225 25	52.69
Waterloo	431,506 84	65,714 96	365,791 88	219,309 83	36,834 75	181,786 86	688 22	182,475 08	49.88	370,349 85	190,435 64	51.42
Totals	1,408,628 15	205,980 00	1,202,648 15	653,573 29	113,138 72	533,978 12	6,456 45	540,434 57	45.06	1,192,956 92	551,356 99	46.36
CASH MUTUALS (with share capital)												
Commerce Mutual	1,175 78	.....	1,175 78	41 10	.....	41 10	.....	41 10	3.50	693 71	41 10	5.93
Stanstead & Sherbrooke	76,522 47	5,162 03	71,390 44	24,446 86	904 55	23,465 31	77 00	23,542 31	32.97	71,390 44	23,542 31	32.97
Totals	77,728 25	5,162 03	72,566 22	24,487 96	904 55	23,506 41	77 00	23,583 41	32.49	72,084 15	23,583 41	32.71
RECIPROCAL EXCHANGES												
Affiliated Underwriters	23,188 39	.....	23,188 39	33,440 06	.....	32,999 61	440 45	33,440 06	85.51	14,413 65	33,020 35	229.09
American Exch. Underwriters	4,986 80	.....	4,986 80	659 83	.....	659 83	.....	659 83	13.23	5,223 32	659 83	12.63
Canners Exch. Subscribers	5,494 20	.....	5,494 20	.....	.....	.....	.....	.....	.....	7,647 67	.....	.....
Epperson Underwriters	4,355 70	.....	4,355 70	.....	.....	.....	.....	.....	.....	4,377 22	.....	.....
Fireproof-Sprinklered Underwriters	3,184 45	.....	3,184 45	.....	.....	.....	.....	.....	.....	1,447 17	.....	.....

Individual Underwriters	42,275 40	.....	42,275 40	3,622 36	.....	3,401 84	220 52	3,622 36	8.56	23,987 34	3,329 94	13.88
Inter-Insurers' Exchange	662 37	.....	662 37	.....	.....	.....	.....	.....	.....	1,202 36	.....	.....
Lumbermen's Underwriting Alliance	129,479 19	.....	129,479 19	14,361 72	.....	14,192 17	169 55	14,361 72	11.09	124,584 08	14,361 72	11.52
Manufacturing Lumbermen's Underwriters	66,902 96	.....	66,902 96	28 59	.....	28 59	.....	28 59	.04	69,628 94	11 57	.02
Metropolitan Inter-Insurers	14,538 73	.....	14,538 73	.....	.....	.....	.....	.....	.....	4,361 62	.....	.....
National Lumber Mfrs. Inter-Ins. Exch	10,371 65	1,174 43	9,197 22	1,190 05	.....	1,163 81	26 24	1,190 05	12.93	8,533 37	999 50	11.71
New York Reciprocal Underwriters	24,477 51	.....	24,477 51	676 69	.....	627 36	49 33	676 69	2.76	12,693 26	508 50	4.00
Reciprocal Exchange	589 10	.....	589 10	.....	.....	.....	.....	.....	.....	1,205 98	.....	.....
Underwriters' Exchange	3,148 21	.....	3,148 21	21 04	.....	19 79	1 25	21 04	.66	4,768 46	21 04	.4
Warner Reciprocal Insurers	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	333,554 66	1,174 43	332,480 23	54,000 34	.....	53,093 00	907 34	54,000 34	16.24	284,074 44	52,912 45	18.62

RECAPITULATION

Joint Stock Companies	22,134,404 98	3,290,269 05	18,844,135 93	10,329,981 73	1,660,918 90	8,453,534 24	215,528 59	8,669,062 83	46.00	18,623,591 56	8,678,953 26	46.60
Mutual Insurance Corporations:												
(a) Farmers' mutuals	1,907,946 69	168,216 67	1,739,730 02	1,287,363 97	81,409 09	1,192,980 06	12,974 82	1,205,954 88	69.31	.....	.....	.....
(b) Associated New England Factory Mutuals	498,536 40	.....	498,536 40	61,469 44	.....	61,469 44	.....	61,469 44	12.32	.....	66,807 18	.....
(c) Other mutuals	675,437 52	48,221 58	627,215 94	284,344 22	22,049 50	259,191 55	3,103 17	262,294 72	41.81	587,611 92	258,133 43	43.92
Cash Mutual Insurance Corporations:												
(a) Without share capital	1,408,628 15	205,980 00	1,202,648 15	653,573 29	113,138 72	533,978 12	6,456 45	540,434 57	45.06	1,192,956 92	551,356 99	46.36
(b) With share capital	77,728 25	5,162 03	72,566 22	24,487 96	904 55	23,506 41	77 00	23,583 41	32.49	72,084 15	23,583 41	32.71
Reciprocal Exchanges	333,554 66	1,174 43	332,480 23	54,000 34	.....	53,093 00	907 34	54,000 34	16.24	284,074 44	52,912 45	18.62

*Unused premium deposits returned to subscribers deducted.

TABLE XI—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1928

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net premiums written	Gross incl. adjustment expense	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Net losses paid				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Aetna	957 77	26 22	931 55	113 48	.....	105 98	7 50	113 48	12.18	964 88	113 48	11.76
Agricultural	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Alliance	15,164 40	.....	15,164 40	2,101 59	.....	1,810 01	291 58	2,101 59	13.86	11,976 05	3,711 59	30.99
Alliance of Philadelphia	—660 71	.....	—660 71	4,732 57	.....	3,428 50	1,304 07	4,732 57	.....	8,867 15	1,687 66	19.03
American Automobile	178,962 10	11,323 02	167,639 08	89,128 38	4,313 70	74,753 05	10,061 63	84,814 68	50.59	141,539 05	101,027 73	71.38
American Automobile Fire	132,646 12	.....	132,646 12	26,646 75	.....	25,430 58	1,216 17	26,646 75	20.09	85,782 25	36,741 65	42.83
American Central	—4 50	.....	—4 50	89 15	.....	81 40	7 75	89 15	.....	36 13	89 15	246.75
American Insurance	3,089 11	.....	3,089 11	574 36	.....	524 30	50 06	574 36	18.59	2,104 81	849 36	40.35
Anglo-Scottish General	35,528 72	2,809 94	32,718 78	4,816 98	11 55	4,805 43	.....	4,805 43	14.69	19,631 27	8,274 11	42.15
Autocar	53,891 28	.....	53,891 28	20,924 96	.....	20,924 96	.....	20,924 96	38.83	43,221 32	25,643 46	59.33
British America	238,711 13	74,945 13	163,766 00	188,725 30	32,051 53	135,527 54	21,146 23	156,673 77	95.67	191,873 94	150,416 77	78.39
British Canadian	17,231 77	170 57	17,061 20	2,836 40	150 99	2,389 67	295 74	2,685 41	15.74	11,466 83	6,295 41	54.90
British Colonial	59,177 44	18,751 51	40,425 93	62,297 36	17,750 81	38,595 13	5,951 42	44,546 55	111.25	48,179 29	43,047 38	89.35
British Crown	67,864 11	43 85	67,820 26	40,375 59	243 30	37,036 01	3,096 28	40,132 29	59.17	65,338 91	46,759 61	71.56
British Empire	76,495 09	.....	76,495 09	46,915 17	1,091 45	42,818 18	3,005 54	45,823 72	59.90	51,412 35	55,133 72	107.24
British General	14,022 82	.....	14,022 82	6,782 13	.....	5,942 46	839 67	6,782 13	48.36	13,873 95	10,216 13	73.64
British Northwestern	590 36	.....	590 36	.....	.....	.....	.....	.....	.....	363 78	25 00	6.87
British Traders	268,497 93	149 89	268,348 04	165,796 15	.....	139,801 95	25,994 20	165,796 15	61.78	278,473 86	183,128 15	65.76
Canada Accident	63,719 53	3,166 51	60,553 02	40,349 18	9,153 61	31,195 57	.....	31,195 57	51.51	53,385 03	28,688 57	53.74
Canada Security	17,521 75	390 16	17,131 59	3,202 14	.....	3,031 04	171 10	3,202 14	18.69	13,967 90	4,632 14	33.16
Canadian Fire	44,952 28	1,259 07	43,693 21	18,458 74	273 33	15,856 72	2,328 69	18,185 41	41.62	40,356 66	20,883 92	51.74
Canadian General	32,577 43	1,358 57	31,218 86	8,763 12	5 36	7,892 28	865 48	8,757 76	28.05	22,999 68	9,488 29	41.25
Canadian Indemnity	43,545 33	4,312 02	39,233 31	28,007 96	1,581 67	24,138 68	2,287 61	26,426 29	67.36	26,396 88	32,587 40	123.45
Canadian Surety	25,387 17	2,881 97	22,505 20	7,314 92	364 59	5,985 19	965 14	6,950 33	30.88	18,938 52	8,300 87	43.83
Car & General	6,747 49	273 06	6,474 43	2,295 98	42 32	2,061 34	192 32	2,253 66	34.80	5,027 89	2,268 66	45.12
Casualty Co. of Canada	59,474 14	1,797 90	57,676 24	30,753 68	1,058 48	29,068 73	626 47	29,695 20	51.49	53,619 23	31,584 40	58.90
Central	1,463 73	10 29	1,453 44	75 06	.....	75 06	.....	75 06	5.16	919 33	75 06	8.17
Century	47,710 46	2,402 88	45,307 58	12,879 06	193 30	12,685 76	.....	12,685 76	28.00	37,006 14	12,797 34	34.58
China Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia	6,582 53	.....	6,582 53	1,313 02	.....	1,192 02	121 00	1,313 02	19.95	6,330 89	1,213 02	19.16
Commercial Union	13,257 40	570 25	12,687 15	2,582 86	42 83	2,221 34	318 69	2,540 03	20.02	9,626 35	4,036 11	41.92
Constitution Indemnity Co	13,348 70	.....	13,348 70	7,297 11	.....	6,115 23	1,181 88	7,297 11	54.67	9,736 55	9,693 00	99.55
Continental Casualty	25,469 13	19 26	25,449 87	17,557 00	.....	14,549 79	3,007 21	17,557 00	68.99	23,862 20	22,759 00	95.38
Continental Insurance	804 62	.....	804 62	244 95	.....	176 15	68 80	244 95	30.44	709 30	244 95	34.53
Cornhill	4,416 46	.....	4,416 46	1,510 27	.....	1,167 27	343 00	1,510 27	34.20	3,411 34	3,142 92	92.08
Dom. of Canada G. & A	387,495 68	13,349 19	374,146 49	165,655 25	7,745 98	155,624 76	2,284 51	157,909 27	42.21	337,808 57	192,265 63	56.92
Dominion Fire	16,109 37	16,109 37	.....	1,644 77	1,644 77	.....	.....	.....	.....	.....	.....	.....
Eagle, Star & Brit. Dom.	18,304 00	277 47	18,026 53	13,746 34	167 15	12,545 94	1,033 25	13,579 19	75.33	17,875 54	12,064 19	67.49
Employers' Liability	274,272 81	4,632 83	269,639 98	109,252 15	368 52	92,775 91	16,107 72	108,883 63	40.38	247 263 07	146,710 63	59.33
Fidelity Casualty, N.Y	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity of Canada	53,220 38	2,290 81	50,929 57	22,123 87	.....	20,774 95	1,348 92	22,123 87	43.44	44,145 31	25,805 74	58.45
Fidelity-Phenix	515 92	.....	515 92	.....	.....	.....	.....	.....	.....	477 50	.....	.....
Fire Ass'n of Philadelphia	46,237 05	.....	46,237 05	31,871 51	.....	27,094 78	4,776 73	31,871 51	68.93	41,575 51	34,099 27	82.02
Fireman's Fund	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Franklin Fire	927 83	.....	927 83	811 27	.....	800 27	11 00	811 27	87.44	575 35	811 27	141.00

General Accident of Can.	230,082 91	674 11	229,408 80	109,945 24	6 63	109,938 61	.....	109,938 61	47.92	210,224 04	116,411 11	55.37
Gen. Accident Fire & Life	21,713 14	104 13	21,609 01	4,639 68	.....	4,639 68	.....	4,639 68	21.47	18,432 23	6,566 18	35.62
General Casualty of Paris	7,200 77	.....	7,200 77	2,612 18	.....	2,076 63	535 55	2,612 18	36.27	5,233 30	2,727 18	52.11
General Exchange	159,885 24	.....	159,885 24	67,256 42	.....	59,898 49	7,357 93	67,256 42	42.06	145,960 07	71,008 00	48.65
Glens Falls	5,224 49	.....	5,224 49	1,966 47	.....	1,740 80	225 67	1,966 47	37.63	4,980 50	3,701 47	74.31
Globe Indemnity	161,357 05	11,661 20	149,695 85	112,533 78	8,545 11	103,988 67	.....	103,988 67	69.47	172,165 92	108,336 42	62.93
Globe & Rutgers	79,025 88	153 67	78,872 21	20,759 01	.....	19,622 49	1,136 52	20,759 01	26.31	53,994 23	30,291 01	56.10
Great American	200 64	.....	200 64	.....	.....	.....	.....	.....	.....	328 07	—133 00	.....
Guardian Ins. of Canada	44,316 29	2,661 34	41,654 95	12,651 33	81 01	11,462 08	1,108 24	12,570 32	30.18	33,103 98	19,411 32	58.64
Halifax Fire	98,534 50	.....	98,534 50	16,533 42	82 36	14,070 46	2,380 60	16,451 06	16.69	65,974 42	27,971 86	42.39
Hand-in-Hand	6,498 60	410 60	6,088 00	5,589 47	.....	4,868 72	720 75	5,589 47	91.81	6,429 04	3,834 47	59.64
Hartford Accident	29,192 79	1,796 75	27,396 04	11,116 23	127 89	9,748 29	1,240 05	10,988 34	40.11	22,156 98	15,736 10	71.02
Hartford Fire	11,999 04	3 99	11,995 05	483 88	.....	473 18	10 70	483 88	4.03	11,828 83	639 22	5.40
Home	40,200 96	.....	40,200 96	27,124 04	.....	24,666 17	2,457 87	27,124 04	67.47	31,602 70	31,809 04	100.66
Hudson Bay	294 00	294 00	.....	5 00	5 00	.....	.....	.....	.....	.....	.....	.....
Imperial Assurance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guar. & Acc.	50,504 35	9 83	50,494 52	14,774 43	.....	13,081 58	1,692 85	14,774 43	29.26	35,144 19	30,312 43	86.25
Imperial Insurance Office	12,527 69	560 96	11,966 73	6,857 68	130 80	5,963 65	763 23	6,726 88	56.21	9,725 71	7,731 27	79.49
Indemnity of N.A.	—1,994 88	.....	—1,994 88	61,106 50	.....	47,852 46	13,254 04	61,106 50	.....	24,866 25	43,932 50	176.67
Insurance of N.A.	4,850 54	52 14	4,798 40	21,726 87	.....	17,827 65	3,899 22	21,726 87	452.79	33,694 72	6,571 33	19.50
Law, Union & Rock	171,671 19	3,349 36	168,321 83	46,098 94	539 72	45,559 22	.....	45,559 22	27.06	109,750 60	72,657 22	66.20
L'pool & London & Globe	22,618 99	733 98	21,885 01	13,377 08	260 00	13,117 08	.....	13,117 08	59.93	17,519 57	8,887 08	50.72
Liverpool-Manitoba	16,364 11	307 08	16,057 03	5,775 87	1,234 37	4,541 50	.....	4,541 50	28.28	15,083 08	6,536 50	43.33
London Assurance	4,864 43	150 12	4,714 31	1,874 01	102 36	1,771 65	.....	1,771 65	37.57	2,983 45	2,056 65	68.93
London Canada	20,151 30	1,529 22	18,622 08	7,994 55	.....	7,049 57	944 98	7,994 55	42.93	16,554 81	7,782 30	47.01
London & Lancs. G. & A.	170,532 65	28,442 45	142,090 20	79,253 17	8,903 39	70,349 78	.....	70,349 78	49.51	125,841 69	83,144 78	66.07
London Guarantee & Acc.	103,090 44	4,437 74	98,652 70	50,435 81	.....	46,827 60	3,608 21	50,435 81	51.12	90,447 17	70,150 81	77.56
London & Lancs. Ins	35,472 27	1,064 18	34,408 09	19,156 76	2,201 85	14,775 74	2,179 17	16,954 91	49.28	31,715 46	15,172 91	47.84
London & Provincial	51,330 44	5,887 16	45,443 28	17,604 23	5,177 83	10,476 05	1,950 35	12,426 40	27.34	40,114 69	12,276 40	30.60
London & Scottish	2,479 47	.....	2,479 47	2,124 50	.....	1,865 86	258 64	2,124 50	85.68	2,259 38	1,977 50	87.52
Marine Insurance	844 56	.....	844 56	79 60	.....	40 70	38 90	79 60	9.42	1,025 33	62 25	6.07
Maryland Casualty	16,311 63	.....	16,311 63	3,325 18	.....	3,325 18	.....	3,325 18	20.39	11,814 23	3,649 92	30.89
Merchants Casualty	97,828 99	1,378 86	96,450 13	79,101 21	.....	68,419 38	10,681 83	79,101 21	82.01	120,463 05	54,762 71	45.46
Merchants Fire	8,440 12	456 88	7,983 24	5,377 58	1 25	4,769 08	607 25	5,376 33	67.34	7,107 95	6,041 33	84.99
Merchants Marine	1,535 86	.....	1,535 86	353 85	.....	343 43	10 42	353 85	23.04	1,315 70	369 85	28.11
Mercury	14,655 88	.....	14,655 88	1,273 02	.....	944 78	328 24	1,273 02	8.68	8,940 09	2,782 03	31.11
Motor Union	58,527 24	.....	58,527 24	28,263 58	.....	26,019 51	2,244 07	28,263 58	48.29	50,657 47	38,452 80	75.91
Mount Royal	67,645 94	35 99	67,609 95	40,520 31	.....	33,611 86	6,908 45	40,520 31	59.93	62,889 10	55,056 31	87.55
National-Ben Franklin	526 93	.....	526 93	.....	.....	.....	.....	.....	.....	342 54	.....	.....
National of Hartford	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Union	.....	.....	.....	54 50	.....	54 50	.....	54 50	.....	.....	54 50	.....
National Union Indemnity	2,778 84	.....	2,778 84	8 30	.....	8 30	.....	8 30	.30	1,667 30	793 30	47.58
Newark Fire	35,847 00	.....	35,847 00	10,807 57	.....	10,237 41	570 16	10,807 57	30.15	27,828 78	14,812 57	53.23
New York Casualty	4,328 60	.....	4,328 60	873 96	.....	873 96	.....	873 96	20.18	3,281 04	845 21	25.76
New York Underwriters	2,415 36	2,173 82	241 54	245 25	220 72	22 23	2 30	24 53	10.16	244 13	24 53	10.05
Niagara	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North American Acc.	—2 70	227 11	—229 81	.....	.....	.....	.....	.....	.....	—229 81	.....	.....
North Brit. & Mercantile	34,536 44	.....	34,536 44	18,352 45	.....	16,060 14	2,292 31	18,352 45	53.14	27,023 54	21,947 45	81.22
Northern Assurance	50,771 52	1,000 53	49,770 99	35,508 40	1,155 99	30,812 75	3,539 66	34,352 41	69.02	45,458 12	33,255 41	73.16
Northwestern National	7,779 49	.....	7,779 49	945 99	.....	818 24	127 75	945 99	16.16	5,814 84	1,014 36	17.44
Norwich Union	189,159 85	.....	189,159 85	112,034 60	.....	102,991 33	9,043 27	112,034 60	59.23	173,292 98	125,851 60	72.62
Ocean Acc. & Guarantee	262,584 12	3,617 32	258,966 80	120,084 79	3,642 91	102,478 28	13,963 60	116,441 88	44.96	231,010 78	121,491 88	52.59
Occidental	4,638 15	223 40	4,414 75	3,512 02	1,265 40	1,834 35	412 27	2,246 62	50.89	3,480 69	816 62	23.46
Pacific Coast	23,087 32	155 12	22,932 20	7,688 32	.....	7,688 32	.....	7,688 32	33.53	19,671 87	7,758 49	39.44
Palatine	13,942 05	2,939 58	11,002 47	3,312 36	1,071 71	2,024 55	216 10	2,240 65	20.36	8,868 96	6,010 60	67.77
Phoenix of London	30,540 75	89 10	30,451 65	8,115 68	.....	7,213 97	901 71	8,115 68	26.66	24,229 52	20,691 43	85.40
Phoenix of Hartford	23,008 90	.....	23,008 90	6,766 59	.....	5,301 73	1,464 86	6,766 59	29.41	22,118 42	8,091 05	36.58
Pilot Auto & Accident	161,204 92	6,051 59	155,153 33	45,622 32	2,019 26	37,675 41	5,927 65	43,603 06	28.10	101,420 29	58,188 53	57.57
Preferred Accident	57,918 93	189 62	57,729 31	27,830 42	243 80	27,586 62	.....	27,586 62	47.79	47,925 43	44,759 92	93.39

TABLE XI—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO, 1928—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross incl. adjustment expense	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Providence Washington	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Provident	5,585 87	.....	5,585 87	2,262 49	.....	2,115 42	147 07	2,262 49	40.50	5,392 58	2,457 49	45.57
Provincial	29,165 84	.....	29,165 84	12,515 72	.....	9,872 01	2,643 71	12,515 72	42.91	30,093 74	11,929 05	39.64
Prudential Ass'ce Co., Ltd	1,150 04	.....	1,150 04	.....	.....	.....	.....	.....	.....	690 02	.....	.....
Queen	5,207 00	.....	5,207 00	1,886 85	.....	1,800 67	86 18	1,886 85	36.24	5,251 07	2,056 85	39.17
Queensland	5,677 95	—100 17	5,778 12	8,498 70	4 50	7,795 69	698 51	8,494 20	147.01	7,401 89	9,747 45	131.69
Railway Passengers	27,011 04	.....	27,011 04	13,418 87	.....	10,687 15	2,731 72	13,418 87	49.68	23,505 32	17,348 87	73.81
Royal Exchange	27,647 36	2,514 70	25,132 66	9,214 69	1,148 83	7,058 57	1,007 29	8,065 86	32.09	20,813 97	9,453 36	45.42
Royal	103,104 00	890 26	102,213 74	49,703 45	33 63	45,208 49	4,461 33	49,669 82	48.59	92,593 39	50,804 82	54.87
St. Paul Fire & Marine	74,216 90	.....	74,216 90	45,721 42	.....	39,096 27	6,625 15	45,721 42	61.61	68,590 98	53,613 47	78.16
St. Paul Mercury Indem.	38,222 00	.....	38,222 00	23,079 39	.....	19,725 29	3,354 10	23,079 39	60.38	31,689 25	40,392 59	127.00
Scottish Metropolitan	22,275 53	39 50	22,236 03	12,411 56	.....	10,776 42	1,635 14	12,411 56	55.82	18,838 57	15,531 56	82.45
Scottish Union	4,386 68	636 14	3,750 54	223 00	.....	190 00	33 00	223 00	5 95	2,462 20	224 00	9.10
Security Insurance Co	1,068 44	.....	1,068 44	475 38	.....	457 88	17 50	475 38	44.49	811 30	475 38	58.59
Springfield	378 46	.....	378 46	.....	.....	.....	.....	.....	.....	270 98	.....	.....
Sun Insurance Office	38,619 67	2,877 50	35,742 17	11,082 31	295 88	8,943 67	1,842 76	10,786 43	30.18	31,057 73	18,365 68	59.13
Toronto Casualty	248,859 93	12,144 60	236,715 33	119,491 28	2,573 96	103,200 84	13,716 48	116,917 32	49.39	217,862 85	126,729 68	58.17
Trans-Canada	10,989 22	274 80	10,714 42	1,878 45	.....	1,642 30	236 15	1,878 45	17.53	6,684 76	3,778 45	56.52
Travellers' Indemnity	167,622 36	.....	167,622 36	95,159 32	.....	77,564 59	17,594 73	95,159 32	56.77	139,826 97	73,596 42	52.63
Union Assurance Society	17,283 40	648 73	16,634 67	9,026 95	.....	9,026 95	.....	9,026 95	54.26	13,398 15	10,016 95	74.75
Union of Canton	108,440 59	246 52	108,194 07	56,484 52	.....	47,580 92	8,903 60	56,484 52	52.21	108,298 18	66,264 52	61.19
United British	26,643 77	.....	26,643 77	12,265 64	.....	10,516 43	1,749 21	12,265 64	46.04	21,720 52	17,450 14	80.34
United States Fidelity	64,658 56	1,002 57	63,655 99	30,380 39	.....	26,367 77	4,012 62	30,380 39	47.73	56,177 69	55,739 74	99.22
United States Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western	184,886 56	18,814 17	166,072 39	179,493 76	30,247 58	127,569 11	21,677 07	149,246 18	89 87	195,571 71	172,837 18	88.38
World Fire & Marine	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
World Marine & General	28,146 06	14,081 01	14,065 05	23,672 43	11,836 21	10,506 98	1,329 24	11,836 22	84.16	13,350 95	13,326 22	99.81
Yorkshire	5,984 48	107 66	5,876 82	1,227 12	.....	991 39	235 73	1,227 12	20.88	4,006 97	1,727 12	43.10
Zurich	130,798 22	.....	130,798 22	75,001 90	.....	63,847 26	11,154 64	75,001 90	57.34	127,678 16	81,881 90	64.13
MUTUAL												
Central Manufacturers	19,697 86	.....	19,697 86	2,044 81	.....	2,044 81	.....	2,044 81	10.38	17,765 39	2,044 81	11.51
Hardware Dealers	130 53	.....	130 53	.....	.....	.....	.....	.....	.....	78 50	.....	.....
Lumbermen's Mut. Cas.	72,761 79	.....	72,761 79	27,769 53	.....	27,090 60	678 93	27,769 53	38.16	61,507 81	31,604 00	51.38
Lumbermen's Mut. Ins.	1,127 37	.....	1,127 37	26 00	.....	26 00	.....	26 00	2.31	778 36	26 00	3.34
Minnesota Implement	130 53	.....	130 53	.....	.....	.....	.....	.....	.....	78 50	.....	.....
Northwestern Mutual	11,717 88	.....	11,717 88	1,625 78	.....	1,424 37	201 41	1,625 78	13.87	9,378 84	1,439 04	15.34
Retail Hardware	130 53	.....	130 53	.....	.....	.....	.....	.....	.....	78 50	.....	.....
Totals	6,580,998 53	300,322 66	6,280,675 87	3,318,042 64	161,415 19	2,833,541 45	323,086 00	3,156,627 45	50.26	5,670,656 80	3,603,260 19	63.54

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK												
Alliance Assurance	3,736 92	119 00	3,617 92	646 28	.....	646 28	.....	646 28	17.86	3,355 87	646 28	19.26
Autocar	1,130 60	42 00	1,088 60	743 41	.....	743 41	.....	743 41	68.29	1,017 05	268 41	26.39
British America	21,870 69	18,679 49	3,191 20	6,006 44	199 89	5,757 85	48.70	5,806 55	181.96	16,229 62	10,656 55	65.66
British Canadian	637 08	17 50	619 58	20 00	.....	20 00	.....	20 00	3.22	403 78	20 00	4.95
British Empire	777 12	2 50	774 62	129 49	.....	129 49	.....	129 49	16.71	504 82	—395 51	.....
Canada Accident & Fire	33,050 77	2,214 60	30,836 17	15,426 94	2,641 39	12,785 55	.....	12,785 55	41.46	27,423 63	8,475 55	30.91
Canadian Indemnity	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian Surety	619 95	301 83	318 12	74 27	23 33	50 94	.....	50 94	16.01	532 24	50 94	9.57
Casualty Co. of Canada	15,041 37	1,521 39	13,519 98	6,430 95	111 66	6,319 29	.....	6,319 29	46.74	15,033 30	7,259 79	48.29
Commercial Union	1,010 57	33 40	977 17	277 66	.....	277 66	.....	277 66	28.41	914 06	327 66	35.84
Continental Casualty	154,469 69	2,225 58	152,244 11	45,934 04	.....	45,509 18	424 86	45,934 04	30.17	149,530 89	38,954 60	32.74
Dom of Can. G. & A	198,327 96	15,674 34	182,653 62	74,309 72	3,325 56	70,734 28	249 88	70,984 16	38.86	180,082 12	93,049 26	51.67
Employers' Liability	126,438 59	22,416 33	104,022 26	60,180 67	7,305 53	52,786 55	88 59	52,875 14	50.83	99,060 99	42,325 14	42.72
Fidelity & Casualty, N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Ins. of Canada	7,851 96	1,658 37	6,193 59	2,327 76	330 86	1,996 90	.....	1,996 90	32.24	6,046 08	1,202 90	19.90
Gen. Accident of Canada	61,462 93	3,496 19	57,966 74	19,935 80	571 45	19,364 35	.....	19,364 35	33.40	49,027 59	21,379 35	43.60
Gen. Accident, Fire & Life	1,300 97	138 90	1,162 07	549 41	.....	549 41	.....	549 41	47.27	989 82	672 62	67.95
Gen. Casualty of Paris	2,061 08	.....	2,061 08	.....	.....	.....	.....	.....	.....	1,421 69	.....	.....
Globe Indemnity	53,758 29	4,780 80	48,977 49	20,362 52	1,559 03	18,803 49	.....	18,803 49	38.39	49,550 43	13,094 49	26.42
Guardian Ins. of Canada	6,087 46	850 22	5,237 24	5,162 20	113 57	4,957 99	90 64	5,048 63	96.40	5,390 24	107 63	1.99
Hartford Acc. & Indem	7,071 19	734 61	6,336 58	4,088 46	891 36	3,141 00	56 10	3,197 10	50.45	6,217 02	2,647 82	42.59
Imperial Guar. & Acc. Co	63,843 94	1,876 24	61,967 70	7,854 01	46 66	7,516 98	290 37	7,807 35	12.60	37,484 26	12,985 35	34.64
Imperial Ins. Office	1,821 00	440 58	1,380 42	14 70	.....	14 70	.....	14 70	1.06	1,079 09	294 70	27.31
Indemnity Ins. of N.A	119 57	45 34	74 23	130 35	.....	130 35	.....	130 35	175.60	2,003 61	—369.65	.....
Law, Union & Rock	10,071 33	770 94	9,300 39	4,721 35	483 49	4,237 86	.....	4,237 86	45.57	9,068 90	5,757 86	63.49
L'pool & London & Globe	7,954 92	336 48	7,618 44	1,427 43	29 14	1,398 29	.....	1,398 29	18.35	7,555 15	277 29	3.67
London Guar. & Accident	48,182 81	3,416 63	44,766 18	19,591 36	1,627 82	17,957 59	5 95	17,963 54	40.13	44,670 11	19,374 54	43.37
London & Lancs. G. & A.	53,780 52	5,809 96	47,970 56	20,415 14	3,104 36	17,310 78	.....	17,310 78	36.09	48,526 86	21,330 78	43.96
London & Provincial	1,165 83	.....	1,165 83	83 85	.....	83 85	.....	83 85	7.19	1,122 02	183 85	16.33
London & Scottish	332 23	45 56	286 67	.....	.....	.....	.....	.....	.....	277 33	.....	.....
Maryland Casualty	12,248 02	.....	12,248 02	2,524 22	.....	2,524 22	.....	2,524 22	20.61	10,727 30	2,740 55	25.54
Monarch Accident	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Motor Union	3,535 50	.....	3,535 50	2,520 10	.....	2,520 10	.....	2,520 10	71.28	3,336 70	—467 40	.....
National Union Indem.Co	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York Casualty	.....	.....	.....	.....	.....	.....	.....	.....	.....	11	.....	.....
North American Accident	997 59	157 92	839 67	2,002 25	10 66	1,991 59	.....	1,991 59	237.18	914 91	910 59	99.52
North Brit. & Mercantile	5,857 27	10 16	5,847 11	1,169 32	.....	1,136 07	33 25	1,169 32	20.00	5,211 89	4,914 32	94.29
Northern Assurance	13,076 26	1,659 20	11,417 06	5,297 43	2,190 64	2,966 46	140 33	3,106 79	27.21	11,303 17	3,041 79	26.91
Norwich Union	37,117 06	4,592 83	32,524 23	19,490 77	796 53	18,596 47	97 77	18,694 24	57.48	32,021 42	19,257 24	60.14
Occidental Fire	81 65	.....	81 65	.....	.....	.....	.....	.....	.....	49 89	.....	.....
Ocean Acc. & Guarantee	136,336 56	17,355 06	118,981 50	68,517 42	23,676 05	44,979 37	—138 00	44,841 37	37.68	120,322 18	39,491 37	32.82
Pilot Auto & Accident	70 00	.....	70 00	149 16	.....	149 16	.....	149 16	213.10	41 99	149 16	355.23
Preferred Accident	17,041 18	.....	17,041 18	16,166 37	.....	16,166 37	.....	16,166 37	94.93	15,926 47	16,470 95	103.42

Provident	1,519 81	22 91	1,496 90	545 58		509 89	35 69	545 58	36.46	1,350 12	820 58	60.77
Prudential Ass'ce. Co.Ltd	80 00		80 00							48 00		
Queensland	1,200 84	151 53	1,049 31	98 31	14 28	84 03		84 03	8.01	1,030 59	84 03	8.15
Railway Passengers	22,419 70		22,419 70	4,400 33		4,302 33	98 00	4,400 33	19.63	21,910 85	5,405 33	24.67
Royal Exchange												
Royal Insurance	20,898 20	492 90	20,405 30	5,939 13	480 35	5,443 45	15 33	5,458 78	26.75	17,598 25	6,243 78	35.48
Scottish Metropolitan	4,138 27	528 09	3,610 18	883 33	90 00	750 33	43 00	793 33	21.97	3,598 21	—11 67	
Sun Insurance Office	6,872 32	645 06	6,218 26	3,344 83	195 02	3,149 81		3,149 81	50.66	6,395 07	8,049 81	125.87
Toronto Casualty	10,844 23	445 92	10,398 31	4,717 35		4,694 85	22 50	4,717 35	45.36	10,180 02	5,015 06	49.26
Travellers' Indemnity												
Travellers' Insurance	156,450 36		156,450 36	39,819 50		37,783 29	2,036 21	39,819 50	25.45	156,938 42	49,213 49	31.36
Union Assurance Society	3,561 34	139 02	3,422 32	722 56	89 83	632 73		632 73	18.49	2,209 54	632 73	28.64
Union of Canton	26,669 64	138 75	26,530 89	8,172 28	53 57	8,118 71		8,118 71	30.60	26,668 55	18,380 71	68.92
United States Fidelity	25,782 70	413 89	25,368 81	6,010 69		6,010 69		6,010 69	23.69	23,905 62	5,928 54	24.80
Western	25,465 40	18,094 79	7,370 61	5,858 57	272 90	5,536 97	48 70	5,585 67	75.78	18,723 64	10,693 17	57.11
World Marine & General	11,529 71	6,903 43	4,626 28	2,271 49	1,328 24	894 91	48 34	943 25	20.39	4,669 83	928 25	19.88
Yorkshire	11,200 27	1,074 66	10,125 61	3,229 28	219 98	3,009 30		3,009 30	29.72	10,497 02	2,259 30	20.25
Zurich	12,467 30		12,467 30	5,624 80		5,522 50	102 30	5,624 80	45.12	11,276 21	4,509 80	39.99
MUTUAL												
Lumbermen's Mut. Cas.												
Metropolitan Life	45,745 72		45,745 72	17,254 00		17,254 00		17,254 00	37.72	41,610 11	21,644 99	52.02
Totals	1,497,184 24	140,483 90	1,356,700 34	543,573 28	51,783 15	487,951 62	3,838 51	491,790 13	36.24	1,323,011 65	538,128 90	40.67

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK												
Car & General	2,078 21	60 75	2,017 46	769 04	4 45	764 59		764 59	37.90	1,779 94	764 59	42.95
Casualty Co. of Canada	1,511 28		1,511 28	229 81		229 81		229 81	15.21	1,511 28	229 81	15.21
Dom. of Canada, G. & A.	24,510 00		24,510 00	7,291 75		7,264 75	27 00	7,291 75	29.75	24,510 00	7,881 75	32.16
Gen. Accident of Canada	34,320 64		34,320 64	19,339 81	219 16	19,120 65		19,120 65	55.71	44,585 03	15,581 65	34.94
London Guar. & Accident	22,798 32	1,277 63	21,520 69	10,330 99	163 32	10,167 67		16,167 67	47.25	20,446 98	10,557 67	51.63
London Life	6,516 98		6,516 98	409 33		409 33		409 33	6.28	151 29	409 33	270.56
London & Provincial	2,535 40	382 08	2,153 32	1,213 27		1,213 27		1,213 27	56.34	1,698 62	1,338 27	78.78
Loyal Protective	148,561 82		148,561 82	84,484 13		84,484 13		84,484 13	56.87	152,747 71	88,163 51	57.72
Merchants Casualty	112,190 26	569 20	111,621 06	52,707 10	61 66	51,833 35	807 09	52,640 44	47.16	114,113 80	50,235 05	44.02
Metropolitan Life	163,631 21		163,631 21	97,488 00		97,488 00		97,488 00	59.58	163,973 61	125,860 16	76.76
Monarch Accident	42,125 98		42,125 98	20,166 15		20,166 15		200,166 15	47.87	39,527 44	23,789 15	60.18
New York Casualty	300 00		300 00	10 00		10 00		10 00	3.33	329 10	10 00	3.00
North American Accident	26,780 64		26,780 64	9,299 84		9,299 84		9,299 84	34.73	26,780 64	9,299 84	34.73
Pilot Auto & Accident	3,138 81	166 13	2,972 68	2,477 30	212 78	2,264 52		2,264 52	76.18	2,537 17	2,429 52	95.76
Protective Ass'n. of Can.	220,208 19		220,208 19	137,403 46		137,403 46		137,403 46	62.40	220,070 12	140,178 46	63.70
Preferred Accident	37 00		37 00							22 21		
Provident	8,302 05		8,302 05	4,253 46		3,968 49	284 97	4,253 46	51.23	8,302 05	3,928 46	47.31
Prudential Assurance	25 70		25 70							15 42		
Queensland												
Ridgely Protective	71,623 39		71,623 39	43,507 25		42,470 97	1,036 28	43,507 25	60.74	72,631 59	46,530 39	64.06
Royal Exchange	6,943 98	1,182 64	5,761 34	4,695 22	626 13	4,065 09	4 00	4,069 09	70.62	5,831 26	4,541 59	77.88
Union Assurance Society												
Yorkshire	15,369 25	1,281 07	14,088 18	8,364 20	81 15	8,283 05		8,283 05	58.79	11,963 40	9,508 05	79.48
Totals	913,509 11	4,919 50	908,589 61	504,435 11	1,368 65	500,907 12	2,159 34	503,066 46	55.36	913,528 66	541,237 25	59.24

BOND

Fidelity&Casualty, N.Y.												
Royal Exchange												
Totals												

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

BURGLARY

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Alliance Assurance	3,420 46	86 20	3,334 26	493 85	.....	490 85	3 00	493 85	14.81	2,538 97	593 85	23.39
American Surety	2,470 06	.....	2,470 06	155 10	.....	155 10	.....	155 10	6.28	4,162 00	46 50	1.12
British America	3,790 94	1,418 07	2,372 87	1,515 83	253 14	1,262 69	.....	1,262 69	53.21	2,678 29	1,060 19	39.58
British Canadian	248 62	.....	248 62	.....	.....	.....	.....	.....	.....	115 56	.....	.....
British Empire	797 73	35 00	762 73	—21 00	.....	—21 00	.....	—21 00	.....	354 52	—21 00	.....
Canada Accident	6,098 33	1,183 36	4,914 97	929 18	173 50	755 68	.....	755 68	15.38	4,874 73	855 68	17.56
Canadian Indemnity	7,942 46	1,174 46	6,768 00	33 50	.....	28 50	5 00	33 50	.49	3,388 20	128 50	3.79
Canadian Surety	15,723 36	5,326 56	10,396 80	832 73	301 37	522 06	9 30	531 36	5.11	10,914 54	390 16	3.57
Casualty Co. of Canada	21,759 26	4,905 40	16,853 86	8,489 32	2,387 80	6,080 52	21 00	6,101 52	36.20	17,315 88	4,681 52	28.08
Commercial Union	323 83	12 92	310 91	470 00	.....	450 00	20 00	470 00	151.17	254 08	270 00	106.27
Continental Casualty	828 50	.....	828 50	.....	.....	.....	.....	.....	.....	456 42	.....	.....
Dom. of Canada G. & A.	37,043 39	3,866 81	33,176 58	9,154 65	.....	9,154 65	.....	9,154 65	27.59	33,748 53	9,786 25	29.00
Employers' Liability	22,100 19	1,305 96	20,794 23	3,998 77	343 32	3,592 95	62 50	3,655 45	17.57	21,152 36	7,020 45	33.18
Fidelity & Cas. of N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity ins. of Canada	8,429 47	1,843 89	6,585 58	2,602 69	853 00	1,669 69	80 00	1,749 69	26.57	6,900 59	1,774 69	25.72
Gen. Accident of Canada	34,077 78	1,255 85	32,821 93	5,771 78	.....	5,771 78	.....	5,771 87	17.58	31,356 92	5,871 38	18.72
Gen. Accident, Fire & Life	689 43	78 37	611 06	.....	.....	.....	.....	.....	.....	526 88	.....	.....
Gen. Casualty of Paris	508 16	.....	508 16	825 50	.....	800 00	25 50	825 50	162.45	351 32	825 50	234.97
Globe Indemnity	5,522 61	239 40	5,283 21	808 30	28 48	779 82	.....	779 82	14.76	5,409 62	1,116 82	20.64
Guardian Ins. of Canada	6,864 34	56 25	6,808 09	1,865 46	.....	1,799 46	66 00	1,865 46	27.40	6,594 88	1,935 46	29.34
Hartford Acc. & Indem.	14,455 98	4,744 57	9,711 41	1,216 64	42 17	1,122 94	51 53	1,174 47	12.09	11,555 38	866 64	7.50
Home	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guar. & Acc. Co	2,036 34	.....	2,036 34	.....	.....	.....	.....	.....	.....	1,024 28	60 00	5.85
Imperial Ins. Office	166 25	13 50	152 75	23 00	.....	23 00	.....	23 00	15.03	106 45	23 00	21.70
Indemnity of N.A.	319 20	.....	319 20	505 20	.....	474 30	30 90	505 20	158.27	1,559 72	—89 80	.....
Law, Union & Rock	1,182 97	62 36	1,120 61	180 50	.....	180 50	.....	180 50	16.11	806 52	180 50	22.38
L'pool & London & Globe	1,847 82	65 13	1,782 69	2,518 44	.....	2,518 44	.....	2,518 44	141.27	1,943 72	2,518 44	129.55
London Guar. & Accident	15,884 62	4,756 35	11,128 27	1,120 03	210 00	854 31	55 72	910 03	8.18	10,092 02	790 03	7.83
London & Lancs. G. & A.	7,494 14	1,037 72	6,456 42	1,805 72	.....	1,805 72	.....	1,805 72	27.97	6,039 73	1,405 72	23.27
London & Provincial	498 37	74 67	423 70	24 72	.....	24 72	.....	24 72	5.83	438 65	24 72	5.63
London & Scottish	189 23	.....	189 23	.....	.....	.....	.....	.....	.....	188 23	.....	.....
Maryland Casualty	14,004 76	.....	14,004 76	547 69	.....	547 69	.....	547 69	3.91	14,928 53	643 69	4.31
National Surety	13,757 11	.....	13,757 11	5,710 61	.....	5,165 86	544 75	5,710 61	41.51	12,633 56	5,710 61	45.19
National Union Indem.Co	11 00	.....	11 00	.....	.....	.....	.....	.....	.....	6 47	.....	.....
New York Casualty	152 32	.....	152 32	.....	.....	.....	.....	.....	.....	128 30	.....	.....
North American Acc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Brit. & Mercantile	7,108 36	.....	7,108 36	1,064 02	.....	951 67	112 35	1,064 02	14.97	6,752 29	1,064 02	15.76
Northern Assurance	22,288 40	1,953 93	20,334 47	5,182 60	—5 00	5,034 35	153 25	5,187 60	25.51	18,560 47	3,745 60	20.18
Norwich Union Fire	14,050 34	2,035 17	12,015 17	4,521 38	396 43	3,998 50	126 45	4,124 95	34.33	11,932 86	4,159 95	34.86
Occidental Fire	196 09	.....	196 09	21 72	.....	21 72	.....	21 72	11.08	112 56	21 72	19.30
Ocean Accident & Guar.	33,268 39	6,531 56	26,736 83	3,215 35	489 14	2,717 88	8 33	2,726 21	10.19	24,127 48	6,076 21	25.18
Pilot Auto. & Accident	1,486 26	.....	1,486 26	126 13	.....	126 13	.....	126 13	8.55	1,174 08	126 13	10.75
Preferred Accident	460 46	.....	460 46	.....	.....	.....	.....	.....	.....	276 39	.....	.....

Provident	121 02	—24 37	145 39	160 50		150 00	10 50	160 50	110.39	120 98	35 50	29.34
Prudential	32 50		32 50							19 50		
Queensland	58 02	11 44	46 58							6 59		
Railway Passengers	1,674 46		1,674 46	7 50			7 50	7 50	.45	1,440 35	7 50	.52
Royal Exchange	784 87		784 87	128 00		128 00		128 00	16.30	540 36	203 00	37.57
Royal Insurance	17,296 33	1,218 45	16,077 88	4,850 65		4,830 65	20 00	4,850 65	30.17	15,450 89	6,620 65	42.85
Sun Insurance Office	1,341 53	216 51	1,125 02							789 54		
Toronto Casualty	2,846 23	117 99	2,728 24							2,138 34	207 50	9.70
Travellers Indemnity	53,280 29	3,111 47	50,168 82	39,745 62		37,066 49	2,679 13	39,745 62	79.22	50,457 61	34,518 78	68.41
Union Assurance Society	2,068 03	10 00	2,058 03	1,209 25		1,209 25		1,209 25	58.76	1,562 55	1,209 25	77.39
United States Fidelity	104,572 44	—6 24	104,578 68	6,245 19	1,929 01	4,131 86	184 32	4,316 18	4.13	59,068 42	7,308 18	12.37
Western	8,177 63	3,005 87	5,171 76	525 30	12 45	492 85	20 00	512 85	9.92	4,539 70	375 35	8.27
World Marine & General	32,249 02	17,682 65	14,566 37	9,070 50	4,535 24	4,457 51	77 75	4,535 26	31.13	13,085 89	2,568 26	19.63
Yorkshire	8,268 08	630 74	7,637 34	898 20	151 75	746 45		746 45	9.77	7,142 43	296 45	4.15
Zurich	10,906 02	74 65	10,831 37	14,593 32		14,227 87	365 45	14,593 32	134.73	28,618 14	27,743 32	96.94
Totals	573,173 80	70,112 62	503,061 18	143,143 44	12,101 80	126,301 41	4,740 23	131,041 64	26.04	462,463 27	144,756 87	31.30

CREDIT

JOINT STOCK												
American Credit	100,780 64	1,758 28	99,022 36	39,852 12		36,528 07	3,324 05	39,852 12	40.25	100,230 83	39,852 12	39.76
National Surety	42,972 03		42,972 03	26,151 31		26,133 01	18 30	26,151 31	60.86	41,447 51	26,151 31	63.09
Totals	143,752 67	1,758 28	141,994 39	66,003 43		62,661 08	3,342 35	66,003 43	46.48	141,678 34	66,003 43	46.58

EXPLOSION

JOINT STOCK												
Acadia	5 28		5 28							5 28		
British Canadian												
British Empire												
California												
Continental Insurance	263 90	108 95	154 95							142 97		
Fidelity-Phoenix Fire	26 25		26 25							64 31		
First American	7 52		7 52							11 51		
Imperial Guar. & Acc. Co.												
London-Canada												
Mercury	36 87		36 87							12 28		
Milwaukee Mechanics Co.												
North Brit. & Mercantile												
Pearl												
Phoenix Assurance												
Rhode Island												
St. Paul Fire & Marine	—40 74		—40 74							27 26		
Trans-Canada												
Universal												
Totals	299 08	108 95	190 13							263 61		

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

FORGERY

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed resinurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
California										39 35		
Canadian Surety	1,595 55		1,595 55	896 98		855 18	41 80	896 98	56.23	4,901 77	916 98	18.70
Employers' Liability	—191 54	—639 91	448 37							1,686 09		
General Indemnity	584 04		584 04							172 04		
Globe Indemnity	765 00		765 00							379 75		
Maryland Casualty												
MetropolitanCas.Co.N.Y.	2 20		2 20							12 92		
National Surety	5,129 32		5,129 32	251 63		236 63	15 00	251 63	4.91	10,073 71	346 93	3.44
Royal Insurance	1,009 04		1,009 04	7,526 35	123 27	5,811 20	1,591 88	7,403 08	733.67	—1,026 73	7,403 08	
United States Fidelity	7,344 76		7,344 76	1,573 38		1,573 38		1,573 38	21.42	5,874 74	1,573 38	26.78
Totals	16,238 37	—639 91	16,878 28	10,248 34	123 27	8,476 39	1,648 68	10,125 07	59.98	22,113 64	10,240 37	46.30

GUARANTEE

JOINT STOCK												
Aetna Casualty	336 77		336 77	165 48		165 48		165 48	49.14	336 77	273 85	81.32
Alliance Assurance	5,551 63	922 35	4,629 28	1,807 60		1,792 60	15 00	1,807 60	39.04	4,075 10	1,827 60	44.84
American Surety	22,479 67		22,479 67	3,087 22		2,887 43	199 79	3,087 22	13.73	21,694 82	3,257 19	15.01
British America	10,746 43	7,981 68	2,764 75	1,418 66		954 67	463 99	1,418 66	51.31	9,429 74	—2,093 34	
British Canadian	135 00		135 00							83 78		
British Empire	96 43		96 43							59 85		
Canada Accident & Fire	6,345 48	1,280 46	5,065 02	789 74		789 74		789 74	15.59	4,600 05	8,944 74	194.45
Canadian Indemnity	51,727 43	6,800 96	44,926 47	188 27		188 27		188 27	.42	32,905 45	230 84	.70
Canadian Surety	112,480 02	33,652 16	78,827 86	23,466 08	7,679 40	14,517 60	1,269 08	15,786 68	20.03	66,776 56	15,860 53	23.75
Casualty of Canada	12,687 97	2,996 80	9,691 17	5,983 10	1,819 71	4,117 39	46 00	4,163 39	42.96	9,483 69	4,163 39	43.90
Century												
Dom. of Canada G. & A.	134,433 27	22,220 36	112,212 91	27,732 82	1,941 18	24,589 08	1,202 56	25,791 64	22.98	100,585 25	29,722 63	29.55
Employers' Liability	65,336 56	23,901 53	41,435 03	17,937 00	260 54	17,620 96	55 50	17,676 46	42.66	42,456 35	21,236 46	50.01
Fidelity&CasualtyofN.Y.												
Fidelity Ins. of Canada	80,212 83	26,355 50	53,857 33	14,349 25	674 92	13,120 73	553 60	13,674 33	25.39	50,093 35	14,764 81	29.47
Gen. Accident of Canada	73,013 33	4,931 15	68,082 18	6,535 48		6,535 48		6,535 48	9.59	67,982 01	1,510 48	2.22
General Cas. of Paris	7 50		7 50							4 50		
Globe Indemnity	13,202 13	1,624 64	11,577 49	16,565 72	2,014 14	14,551 58		14,551 58	125.68	11,716 71	2,200 58	18.78
Guarantee Co. of N.A.	86,635 77	4,967 01	81,668 76	78,608 34	20,921 86	54,367 91	3,318 57	57,686 48	70.63	74,054 19	65,864 48	88.94
Guardian Ins. of Canada	4,301 20	1,070 06	3,231 14	562 14		555 74	6 40	562 14	17.40	3,344 12	112 14	3.35
Hartford Acc. & Indem.	2,700 93		2,700 93							2,342 60		
Imperial Guar. & A	28,686 35	176 25	28,510 10	4,208 82	30 73	4,163 69	14 40	4,178 09	14 65	15,908 64	5,353 09	33.64
Imperial Ins. Office	164 50	61 32	103 18							186 27		

International Fidelity	2,317 50		2,317 50	296 58		296 58		296 58	12.79	2,330 30	404 08	17.35
Law, Union & Rock	1,297 98		1,297 98							1,008 78		
L'pool, London & Globe	2,676 86	25 00	2,651 86	1,997 24		1,997 24		1,997 24	75.31	2,657 32	471 24	17.73
London Guarantee & Acc.	83,546 54	9,727 53	73,819 01	9,586 81		9,047 95	538 86	9,586 81	12.99	65,687 06	12,796 81	19.48
London & Lancs. G. & A.	58,838 45	5,144 03	53,694 42	9,781 49		9,781 49		9,781 49	18.22	45,796 93	17,046 49	37.22
London & Provincial	194 08		194 08	395 90		395 90		395 90	203.99	223 66	5,395 90	2412.55
London & Scottish												
Maryland Casualty	8,147 14		8,147 14	1,015 83		1,015 83		1,015 83	12.46	9,189 14	459 53	5.00
National Surety	62,557 03	1,519 23	61,037 80	5,018 18		2,861 09	2,157 09	5,018 18	8.22	52,406 65	7,120 63	13.59
New York Casualty	162 00		162 00							106 31		
North Brit. & Mercantile	1,220 00		1,220 00	22 61		17 61	5 00	22 61	1.85	1,072 03	22 61	2.11
Northern Assurance	11,683 61	720 31	10,963 30	2,114 75		366 50	1,748 25	2,114 75	19.29	17,366 17	12,489 75	71.92
Norwich Union Fire	13,017 09	2,409 59	10,607 50	3,372 83		3,372 83		3,372 83	31.79	11,358 29	3,137 83	27.62
Ocean Accident & Guar.	23,428 40	5,913 52	17,514 88	1,050 54	84 54	707 80	258 20	966 00	5.51	15,853 65	—584 00	
Pilot Auto & Accident	1,166 28		1,166 28							953 13		
Provident	268 18		268 18							247 57	150 00	60.59
Prudential Ass'ce. Co.Ltd												
Railway Passengers	2,381 21		2,381 21	5 28			5 28	5 28	.22	2,375 16	30 28	1.27
Royal Exchange	1,769 85		1,769 85	1,223 51		1,071 66	151 85	1,223 51	69.13	1,547 60	1,223 51	79.06
Royal Insurance	26,998 90	15,911 31	11,087 59	—65 25		—65 25		—65 25		10,302 53	279 75	2.71
Scottish Metropolitan	1,125 24	406 35	718 89							778 26		
Sun Insurance Office	2,612 01	904 02	1,707 99	96 50	48 25	48 25		48 25	2.82	1,843 06	5,348 25	290.18
Toronto Casualty	7,445 33	664 50	6,780 83	2,178 93		2,163 03	15 90	2,178 93	32.13	6,378 99	1,638 93	25.69
United States Fidelity	212,346 15	14,193 43	198,152 72	36,408 13	2,098 13	28,893 01	5,416 99	34,310 00	17.31	185,699 87	37,822 00	20.37
Western	16,323 64	7,063 92	9,259 72	5,413 99	1,108 03	2,933 64	1,372 32	4,305 96	46.50	15,358 79	925 96	6.03
World Marine & General	3,643 86	2,162 11	1,481 75	80 47	40 23	14 14	26 10	40 24	2.72	1,569 22	415 24	26.46
Yorkshire	1,386 73	60 00	1,326 73	73 00		73 00		73 00	5.50	1,207 46	48 00	3.97
Totals	1,257,835 26	205,767 08	1,052,068 18	283,473 04	38,721 66	225,910 65	18,840 73	244,751 38	23.26	971,437 73	279,872 26	28.81

HAIL

JOINT STOCK												
Home	595 04		595 04							595 04		
London-Canada												
New York												
Totals	595 04		595 04							595 04		

INLAND MARINE

JOINT STOCK												
Aetna												
Automobile	4,154 50		4,154 50	2,220 45		1,893 45	327 00	2,220 45	53.45	5,744 67	2,220 45	38.65
British America												
British Canadian												
British Empire												
China Fire												
Commercial Union	3,563 67		3,563 37	712 38		712 38		712 38	19.99	3,195 12	712 38	22.29
Columbia												
Continental Insurance												
Eagle, Star & Brit. Dom.	7,693 12		7,693 12	1,942 90		1,656 17	286 13	1,942 90	25.25	6,974 28	1,942 90	27.85
Fidelity-Phoenix Fire of N.Y.												

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

INLAND MARINE—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Premiums net earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c	$ c	$ c	$ c	$ c	$ c	$ c	$ c		$ c	$ c	
Fireman's Fund												
General Acc., Fire & Life												
General Cas. Ins. Co. of Paris												
Globe & Rutgers	1,046 69		1,046 69	160 82		160 82		160 82	15.36	1,314 88	160 82	12.23
Hand-in-Hand												
Hartford Fire												
Home	3,731 70		3,731 70	12,051 29		12,051 29		12,051 29	322.94	3,731 70	5,145 00	137.87
Insurance Co. of N.A	38,965 30	2,108 87	36,856 43	10,851 75	1,344 83	9,506 92		9,506 92	25.79	36,856 43	9,506 92	25.79
Imperial Guar. & Acc Co.												
L'pool & London & Globe												
Marine Insurance												
Providence Washington												
Royal Exchange												
St. Paul Fire & Marine	12,977 94		12,977 94	29,364 99	—1,155 76	30,520 75		30,520 75	235.17	12,977 94	2,377 43	18.32
Scottish Metropolitan	973 27		973 27	5,208 89		5,208 89		5,208 89	535.19	4,617 83	3,452 89	74.77
Standard Marine	17,084 81	7,554 25	9,530 56	2,916 53	—7,967 38	10,883 91		10,883 91	114.20	8,699 99	7,408 91	85.16
Tokio Marine & Fire	9,951 75		9,951 75	2,601 30		2,601 30		2,601 30	26.14	15,487 78	1,512 30	9.76
Toronto Casualty	205 13		205 13	409 10		409 10		409 10	199.43	210 13	409 10	194.69
Union of Canton												
United States Fire	8,895 52		8,895 52	422 02		422 02		422 02	4.74	8,895 52	1,383 02	15.55
U.S. Mer. & Shippers	6,517 45		6,517 45							5,186 15		
Western Assurance												
Yorkshire												
Totals	115,760 85	9,663 12	106,097 73	68,862 42	—7,778 31	76,027 60	613 13	76,640 73	72.23	113,892 92	36,232 12	31.81

INLAND TRANSPORTATION

JOINT STOCK												
Aetna	4,636 09		4,636 09	2,178 02		2,267 23	—89 21	2,178 02	46.98	4,928 44	2,178 02	44.19
Agricultural												
Alliance of Philadelphia	3,817 69		3,817 69	1,344 78		1,261 78	83 00	1,344 78	35.22	3,251 41	2,105 33	64.75
American & Foreign	1,484 88		1,484 88							1,484 88		
Automobile	8,632 01		8,632 01	1,789 82		1,751 00	38 82	1,789 82	20.73	7,478 81	1,789 82	23.93
British America	12,008 31	1,422 85	10,585 46	1,437 30	267 43	1,169 87		1,169 87	11.05	8,992 69	1,502 87	16.71
British Canadian												
British Empire												
Canada Security	12 67	22	12 45							8 09		
Canadian Indemnity	742 49	176 02	566 47	1,483 61		1,294 17	189 44	1,483 61	261.90	365 60	1,533 61	419.48

Columbia	19,467 90		19,467 90	1,837 57		1,837 57		1,837 57	9.44	19,730 90	1,862 57	9.44
Commercial Union												
Continental Insurance	4,461 85	1,037 98	3,423 87	6,230 88		6,138 38	92 50	6,230 88	181.98	2,847 94	6,255 88	219.66
Dom. of Canada G. & A.	5,834 52	170 38	5,664 14	1,300 85		1,300 85		1,300 85	22.97	5,481 74	2,924 25	53.35
Eaton, T., General	11,718 93		11,718 93	965 86		965 86		965 86	8.24	11,718 93	965 86	8.24
Fidelity-Phoenix Fire	2,224 13		2,224 13	4,421 59	18 48	4,392 11	11 00	4,403 11	197.97	1,891 89	4,903 11	259.16
Fire Ass'n. of Philadelphia	10,603 17	11 98	10,591 19	1,166 68		1,166 68		1,166 68	11.02	8,542 76	1,503 68	17.60
Fireman's Fund	2,950 51		2,950 51	1,398 40		1,398 40		1,398 40	47.40	3,083 49	1,398 40	45.35
Firemen's Insurance Co.	739 90		739 90							443 94		
First American	670 24		670 24	8 25		8 25		8 25	1.23	466 71	8 25	1.77
General Acc. Fire & Life	1,957 44	68 75	1,888 69	3,160 44		3,160 44		3,160 44	167.34	2,158 63	3,546 44	164.29
Glens Falls	3,408 09	23 76	3,384 33	6,321 76	676 42	5,363 34	282 00	5,645 34	166.85	4,468 87	3,319 83	74.29
Globe Indemnity												
Globe & Rutgers												
Great American	240 42	31	240 11	2,715 25		2,700 90	14 35	2,715 25	1130.84	235 55	2,715 25	1152.73
Guardian Ins. of Canada	1,326 51		1,326 51	352 39		352 39		352 39	26.57	1,506 30	352 39	23.39
Hartford Fire	21,986 24		21,986 24	15,976 22		15,966 22	10 00	15,976 22	72.66	21,968 56	16,189 29	73.69
Home	8,741 48		8,741 48	6,404 11		6,404 11		6,404 11	73.26	8,652 33	6,383 11	73.77
Imperial Guar. & Acc. Co.												
Insurance Co. of N.A.	36,097 47		36,097 47	7,027 89		6,633 94	393 95	7,027 89	19.47	29,841 60	7,394 89	24.78
Insurance Co. of Penn												
L'pool & London & Globe												
London Assurance	21,817 17		21,817 17	—3,970 98		—3,970 98		—3,970 98		20,382 46	—7,387 70	
London Guar. & Accident	732 82	49 00	683 82	166 45		150 95	15 50	166 45	24.34	538 95	166 45	30.88
London & Lancs. G. & A.	1,850 65		1,850 65	267 19		267 19		267 19	14.44	1,232 90	267 19	21.67
Marine Insurance	42,693 84	144 29	42,549 55	21,664 46		21,218 61	445 85	21,664 46	50.92	43,175 90	23,008 46	53.29
National Fire of Hartford												
New Hampshire Fire												
Niagara Stock	36 00		36 00							37 89		
North Brit. & Mercantile	5,649 07		5,649 07	958 72		896 47	62 25	958 72	16.97	4,361 01	1,328 72	30.47
Northern Assurance	3,765 64	431 82	3,333 82	1,346 10	24 12	1,253 73	68 25	1,321 98	39.65	3,267 01	1,099 48	33.65
Norwich Union Fire	4,773 25	12 67	4,760 58	199 70		196 20	3 50	199 70	4.20	3,658 33	424 70	11.61
Pilot Auto & Acc.	768 95		768 95	192 15		192 15		192 15	25.00	528 97	192 15	36.32
Providence Washington	265 04		265 04	25 00		25 00		25 00	9.43	276 36	25 00	9.05
Prudential Ass'ce Co. Ltd.												
Queen of America	1,812 34	648 34	1,164 00	—187 50		—187 50		—187 50		1,091 10	—187 50	
Railway Passengers	1,513 13		1,513 13	100 00		100 00		100 00	6.61	1,050 04	—25 00	
St. Paul Fire & Marine	42,930 38		42,930 38	35,051 00	8,540 03	25,022 58	1,488 39	26,510 97	61.75	41,106 33	26,338 29	64.07
Scottish Metropolitan	1,175 98	—81 41	1,257 39	630 65	110 39	520 26		520 26	40.34	1,935 23	507 26	26.21
Standard Marine	961 23	167 43	793 80	701 36	350 69	350 67		350 67	44.18	918 33	213 67	23.27
Tokio Marine & Fire	12,405 96	1,818 56	10,587 40	1,183 37	16 67	1,166 70		1,166 70	11.01	7,402 15	1,500 70	20.27
Toronto Casualty	25,454 26		25,454 26	4,766 03	393 38	4,030 81	341 84	4,372 65	17.18	11,409 00	5,906 64	51.79
Union Ass'ce Society												
Union of Canton	24,910 39	449 12	24,461 27	5,567 12		5,567 12		5,567 12	22.76	23,421 62	6,603 16	28.19
U.S. Merchants & Shippers	40 00		40 00							54 40		
Western	69,227 24	48,052 51	21,174 73	7,502 33	4,986 90	2,515 43		2,515 43	11.88	19,610 57	3,148 43	16.05
World Fire & Marine	146 55		146 55							113 98		
World Marine & General	4,783 81	2,823 72	1,960 09	1,695 78	872 01	760 52	63 25	823 77	42.03	2,088 10	576 27	27.60
Yorkshire	985 39		985 39	918 94		918 94		918 94	93.26	1,071 68	818 94	76.42
Totals	432,462 03	57,428 30	375,033 73	146,299 54	16,256 52	126,528 34	3,514 68	130,043 02	34.67	338,282 37	133,358 16	39.42

LIABILITY

JOINT STOCK												
Alliance Assurance	5,232 61	196 72	5,035 89	9 00			9 00	9 00	.18	4,525 35	—11 00	
Autocar	20 00		20 00							22 14		
Boiler Inspection												
British America	4,039 70	2,930 47	1,109 23	878 03	73 13	699 89	105 01	804 90	72.56	2,197 11	2,409 40	109.66
British Canadian	183 15		183 15							152 36		

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

LIABILITY—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
British Empire	404 87	.....	404 87	224 90	.....	175 77	49 13	224 90	55.54	336 91	1,029 90	305.78
Canada Accident	9,234 44	2,410 61	6,823 83	2,183 81	232 45	1,951 36	.....	1,951 36	28.60	6,278 77	3,201 36	50.99
Canadian Indemnity	23,689 82	33 98	23,655 84	3,752 51	.....	2,902 51	850 00	3,752 51	15.86	16,450 30	4,737 61	28.80
Canadian Surety	5,174 30	1,632 36	3,541 94	506 83	140 47	343 98	22 38	366 36	10.34	3,182 24	877 03	27.56
Car & General	434 98	.....	434 98	50 71	.....	50 71	.....	50 71	11.66	233 21	50 71	21.74
Casualty Co. of Canada	1,472 16	.....	1,472 16	205 23	.....	205 23	.....	205 23	13.94	1,096 27	145 23	13.25
Commercial Union	108 55	.....	108 55	.....	.....	.....	.....	.....	.....	93 10	.....	.....
Continental Casualty	7,208 52	212 76	6,995 76	190 64	.....	190 64	.....	190 64	2.73	5,237 58	176 14	3.36
Dom. of Canada G. & A.	11,538 86	2,166 78	9,372 08	1,627 33	232 78	1,394 55	.....	1,394 55	14.88	9,806 07	1,971 81	20.11
Employers' Liability	72,632 84	6,905 82	65,727 02	28,743 94	.....	26,345 52	2,398 42	28,743 94	43.73	68,366 52	28,758 94	42.06
Fidelity Casualty of N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Ins. of Canada	17,370 39	938 43	16,431 96	6,203 61	204 00	5,932 11	67 50	5,999 61	36.51	17,528 19	3,354 61	19.14
Gen. Accident of Canada	54,407 77	1,483 89	52,923 88	14,354 18	948 53	13,405 65	.....	13,405 65	25.33	52,514 66	17,214 67	32.78
Gen. Accident Fire & Life	1,381 13	.....	1,381 13	105 00	.....	105 00	.....	105 00	7.60	1,691 40	455 00	26.90
General Casualty of Paris	257 95	.....	257 95	.....	.....	.....	.....	.....	.....	183 40	.....	.....
Globe Indemnity	176,005 83	4,702 53	171,303 30	79,618 80	3,055 54	76,563 26	.....	76,563 26	44.69	178,068 97	65,500 76	36.78
Guardian Ins. of Canada	3,590 26	725 68	2,864 58	3,839 05	1,832 34	1,723 89	282 82	2,006 71	70.05	2,944 77	1,982 71	67.32
Hartford Acc. & Indem.	17,935 24	2,301 60	15,633 64	9,596 87	571 04	8,696 97	328 86	9,025 83	57.73	13,424 95	15,207 83	113.28
Hartford Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford Steam Boiler	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guar. & Acc. Co.	7,309 53	97 08	7,212 45	602 89	.....	585 39	17 50	602 89	8.35	3,159 05	911 89	28.86
Imperial Ins. Office	—13 48	—113 87	100 39	.....	.....	.....	.....	.....	.....	292 33	.....	.....
Indemnity of N.A.	7,389 85	368 20	7,021 65	6,532 07	.....	5,796 02	736 05	6,532 07	93.03	7,476 19	5,796 07	77.53
London & Lancs. G. & A.	67,852 96	27,074 16	40,778 80	19,623 79	8,612 65	11,011 14	.....	11,011 14	27.00	35,295 76	19,003 14	53.84
Law, Union & Rock	28,820 48	33 00	28,787 48	7,462 64	.....	7,462 64	.....	7,462 64	25.92	22,850 96	13,515 64	59.14
L'pool & London & Globe	4,007 45	174 07	3,833 38	5,787 61	.....	5,787 61	.....	5,787 61	150.97	4,924 96	3,305 61	67.12
London Guar. & Acc.	22,342 32	587 50	21,754 82	3,857 76	.....	2,730 95	1,126 81	3,857 76	17.73	18,774 35	—1,937 24	.....
London and Provincial	1,709 96	155 00	1,554 96	48 25	.....	48 25	.....	48 25	3.10	1,457 66	198 25	13.60
London and Scottish	416 30	.....	416 30	25 00	.....	25 00	.....	25 00	6.00	417 22	25 00	5.99
Maryland Casualty	12,710 28	.....	12,710 28	2,683 79	.....	2,683 79	.....	2,683 79	21.11	13,554 97	3,599 20	26.55
Motor Union	539 61	.....	539 61	11 00	.....	11 00	.....	11 00	2.04	509 38	11 00	2.16
New York Casualty	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Northern Assurance	17,023 33	1,653 51	15,369 82	3,472 37	239 85	2,523 61	708 91	3,232 52	21.03	15,691 72	4,440 02	28.30
North American Accident	107 28	.....	107 28	25 00	.....	25 00	.....	25 00	23.30	107 28	.....	.....
North Brit. & Mercantile	2,979 53	8 85	2,970 68	284 60	.....	151 60	133 00	284 60	9.58	3,300 89	1,704 60	51.64
Norwich Union	18,157 63	118 31	18,039 32	4,420 10	.....	3,649 45	770 65	4,420 10	24.50	15,434 87	5,745 10	37.22
Occidental Fire	506 85	115 42	391 43	.....	.....	.....	.....	.....	.....	173 21	.....	.....
Ocean Accident & Guar.	20,663 04	3,504 67	17,158 37	6,524 38	86 89	6,214 03	223 46	6,437 49	37.51	16,141 09	1,637 49	10.14
Pilot Auto & Accident	239 42	48 70	190 72	.....	.....	.....	.....	.....	.....	76 41	.....	.....
Provident	368 42	.....	368 42	58 85	.....	55 00	3 85	58 85	16.02	429 32	53 85	12.54
Prudential Ass'ce Co., Ltd	30 00	.....	30 00	.....	.....	.....	.....	.....	.....	17 66	.....	.....
Queensland	27 00	.....	27 00	109 19	.....	83 24	25 95	109 19	404.41	68 53	124 19	181.22
Railway Passengers	3,167 18	25 31	3,141 87	2,080 48	.....	2,057 48	23 00	2,080 48	66.22	3,066 28	2,375 48	77.47
Royal Exchange	5,096 24	434 98	4,661 26	152 60	.....	137 60	15 00	152 60	3.27	3,261 31	677 60	20.78

Royal Insurance	11,785 50	—208 91	11,994 41	4,834 87	188 87	3,356 74	1,289 26	4,646 00	38.73	10,593 82	6,551 00	61.84
Scottish Metropolitan	1,773 26	57 15	1,716 11	784 13	37 50	629 95	116 68	746 63	43.51	1,728 21	796 63	46.09
Sun Insurance Office	1,972 37	226 85	1,745 52	262 81	130 14	85 17	47 50	132 67	7.60	1,365 55	412 67	30.22
Toronto Casualty	24,096 60	2,696 20	21,400 40	3,442 74	.....	2,781 84	660 90	3,442 74	16.08	19,649 18	4,234 24	21.55
Travellers Insurance	17,272 14	.....	17,272 14	1,829 45	.....	1,435 47	393 98	1,829 45	10.59	18,301 24	—879 60	.....
Union Assurance Society	1,294 40	.....	1,294 40	751 42	.....	751 42	.....	751 42	58.05	1,051 93	776 42	73.81
Union of Canton	69,745 92	114 59	69,631 33	41,172 16	.....	38,116 89	3,055 27	41,172 16	59.13	68,119 14	43,042 16	63.19
United States Fidelity	42,144 31	117 66	42,026 65	17,296 59	.....	15,330 54	1,966 05	17,296 59	41.16	43,014 96	33,741 59	78.44
Western	6,609 62	2,855 36	3,754 26	2,075 11	739 76	1,203 85	131 50	1,335 35	35.57	2,424 56	1,206 85	49.78
World Marine & General	19,065 96	10,094 66	8,971 30	4,896 85	2,487 75	1,971 23	437 87	2,409 10	26.85	6,988 52	3,196 60	45.74
Yorkshire	13,025 88	5,483 28	7,542 60	5,900 98	2,282 73	3,618 25	.....	3,618 25	47.97	5,164 86	5,768 25	111.68
Zurich	5,374 87	20 25	5,354 62	4,884 77	.....	3,815 90	1,068 87	4,884 77	91.23	5,429 70	1,784 77	32.87
Totals	847,935 38	82,383 61	765,551 77	303,984 69	22,096 42	264,823 09	17,065 18	281,888 27	36.82	734,647 34	308,881 18	42.04

LIVE STOCK

JOINT STOCK												
Canadian General	149 65	211 39	—61 74	1,343 32	502 00	843 32	—2 00	841 32	.....	1,296 28	691 32	53.33
Hartford Acc. & Indem.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford Live Stock	36,029 31	.....	36,029 31	33,352 95	.....	31,640 00	1,712 95	33,352 95	92.57	42,286 31	6,452 95	15.26
Yorkshire	1,083 12	.....	1,083 12	666 66	.....	666 66	.....	666 66	61.55	926 93	666 66	71.92
Totals	37,262 08	211 39	37,050 69	35,362 93	502 00	33,149 98	1,710 95	34,860 93	94.09	44,509 52	7,810 93	17.55

OCEAN MARINE

JOINT STOCK												
Automobile	11,739 50	.....	11,739 50	12,578 88	.....	12,498 84	80 04	12,578 88	107.15	11,739 50	12,578 88	107.15
British America	18,821 99	—10,062 00	28,883 99	24,078 56	—734 64	24,813 20	.....	24,813 20	85.91	25,051 71	23,548 20	94.00
British Canadian	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Empire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Traders	15,647 34	1,230 43	14,416 91	8,776 43	7 86	8,768 57	.....	8,768 57	60.82	14,138 98	7,834 57	55.41
China Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Commercial Union	907 95	.....	907 95	.....	.....	.....	.....	.....	.....	645 13	.....	.....
Continental Insurance	5 62	.....	5 62	.....	.....	.....	.....	.....	.....	5 62	.....	.....
Eagle, Star & Brit. Dom.	19,723 32	.....	19,723 32	16,300 53	.....	16,248 50	52 03	16,300 53	82.65	19,723 32	16,300 53	82.65
Fidelity-Phoenix Fire, N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fireman's Fund	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Glens Falls	.....	.....	.....	39 40	23 15	16 25	.....	16 25	.....	.....	45 58	.....
Hartford Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guar. & Acc. Co.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Insurance Co. of N.A.	9,312 95	.....	9,312 95	2,591 97	.....	2,591 97	.....	2,591 97	27.83	9,312 95	2,591 97	27.83
L'pool & London & Globe	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Marine Insurance	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norwich Union Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of London	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Providence, Washington	15,907 25	3,206 43	12,700 82	14,691 55	.....	14,691 55	.....	14,691 55	115.67	12,700 82	19,056 57	150.04
Queensland	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Exchange	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul Fire & Marine	252 08	.....	252 08	8,127 47	2,210 47	5,917 00	.....	5,971 00	2347.27	252 08	5,334 00	2115.99
Scottish Metropolitan	3,185 43	7,386 25	—4,200 82	9,661 77	5,158 63	4,503 14	.....	4,503 14	.....	—3,148 86	—544 86	
Standard Marine	87,832 52	25,598 14	62,234 38	36,928 00	4,336 80	32,591 20	.....	32,591 20	52.37	50,229 12	41,831 64	83.28
Tokio Marine & Fire	19,920 02	987 78	18,932 24	23,290 16	1,210 65	22,079 51	.....	22,079 51	116.62	17,077 53	21,904 51	128.27

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1927, ACCORDING TO CLASSES OF INSURANCE—*Continued*

OCEAN MARINE—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to prem-iums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK—*Continued*	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
Toronto Casualty	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union of Canton	83,690 66	17,647 71	66,042 95	42,045 45	7,394 92	34,650 53	.....	34,650 53	52.47	66,767 18	25,428 53	38.09
United States Fire	23,291 35	140 08	23,151 27	16,714 11	.....	16,714 11	.....	16,714 11	72.20	23,151 27	20,390 11	88.07
U.S. Merchants & Shippers	53,296 65	.....	53,296 65	17,714 50	.....	17,498 40	216 10	17,714 50	33.24	53,296 65	17,714 50	33.24
Western	209,535 16	151,767 05	57,768 11	183,732 20	136,448 18	47,284 02	.....	47,284 02	81.85	48,723 30	44,449 02	91.23
Yorkshire	867 63	.....	867 63	.....	.....	.....	.....	.....	.....	739 58	.....	.....
Totals	573,937 42	197,901 87	376,035 55	417,270 98	156,056 02	260,866 79	348 17	261,214 96	69.46	350,405 88	258,463 75	73.76

PLATE GLASS

Companies	Premiums Written			Losses Paid					Ratio of losses paid to prem-iums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
JOINT STOCK												
Alliance Assurance	3,018 31	.....	3,018 31	677 02	.....	677 02	.....	677 02	22.43	2,526 03	624 02	24.70
Autocar	520 33	.....	520 33	182 06	.....	182 06	.....	182 06	34.99	427 54	177 06	41.41
British America	1,860 01	595 12	1,264 89	190 41	2 45	187 96	.....	187 96	14.86	1,502 71	217 96	14.50
British Canadian	44 32	.....	44 32	.....	.....	.....	.....	.....	.....	11 89	.....	.....
British Empire	280 08	.....	280 08	82 75	.....	82 75	.....	82 75	29.54	119 74	82 75	69.10
Canada Accident & Fire	9,062 20	313 25	8,748 95	2,637 22	.....	2,637 22	.....	2,637 22	30.19	8,341 66	2,137 22	25.61
Canada Security	785 36	.....	785 36	521 99	.....	521 99	.....	521 99	66.47	538 28	546 99	101.62
Canadian Fire	1,676 93	.....	1,676 93	502 21	.....	502 21	.....	502 21	29.95	1,919 89	709 71	36.97
Canadian General	5,058 28	.....	5,058 28	1,614 70	.....	1,609 70	5 00	1,614 70	31.92	5,204 22	1,732 83	33.30
Canadian Indemnity	2,139 85	.....	2,139 85	570 22	.....	560 22	10 00	570 22	26.65	1,577 60	588 72	37.32
Canadian Surety	2,453 62	58 57	2,395 05	747 03	84 33	662 70	.....	662 70	27.67	2,127 67	673 69	31.65
Casualty Co. of Canada	22,340 65	333 00	22,007 65	12,386 66	.....	12,374 66	12 00	12,386 66	56.28	24,723 88	11,896 74	48.12
Century	323 21	.....	323 21	89 17	.....	89 17	.....	89 17	27.59	298 95	89 17	29.83
Commercial Union	682 23	.....	682 23	40 22	.....	40 22	.....	40 22	5.90	598 04	40 22	6.72
Continental Casualty	8,840 94	.....	8,840 94	1,436 92	.....	1,436 92	.....	1,436 92	16.25	5,557 46	1,297 12	23.34
Dom. of Canada G. & A.	16,282 45	.....	16,282 45	4,301 52	.....	4,301 52	.....	4,301 52	26.42	15,416 49	4,053 63	26.29
Eagle, Star & Brit. Dom.	3,621 41	.....	3,621 41	404 59	.....	399 59	5 00	404 59	11.17	2,443 62	389 59	15.94
Employers' Liability	9,372 82	.....	9,372 82	3,386 13	.....	3,383 13	3 00	3,386 13	36.12	7,216 33	3,651 13	50.59
Fidelity & Casualty, N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Ins. of Canada	1,405 33	.....	1,405 33	231 27	.....	231 27	.....	231 27	16.46	1,305 80	211 27	16.18
Gen. Accident of Canada	14,337 84	.....	14,337 84	5,009 35	.....	5,009 35	.....	5,009 35	34.93	13,701 35	5,742 54	41.91
General Acc. Fire & Life	807 21	.....	807 21	120 30	.....	120 30	.....	120 30	14.90	567 09	120 30	26.90
General Casualty of Paris	294 82	.....	294 82	107 26	.....	107 26	.....	107 26	36.38	248 83	124 26	49.94
Globe Indemnity	2,066 57	255 00	1,811 57	806 70	.....	806 70	.....	806 70	44.53	1,793 28	982 70	54.79
Guardian Ins. of Canada	3,826 81	.....	3,826 81	663 69	.....	653 70	9 99	663 69	17.34	3,793 84	815 69	24.13
Halifax Fire	2,184 44	.....	2,184 44	531 45	.....	531 45	.....	531 45	24.33	1,515 52	601 45	39.69
Hand-in-Hand	4,314 70	.....	4,314 70	744 31	.....	744 31	.....	744 31	17.25	4,997 06	661 31	13.23
Hartford Acc. & Indem.	1,974 53	.....	1,974 53	828 76	.....	828 76	.....	828 76	41.97	1,768 21	812 75	45.96
Imperial Guar. & Acc. Co.	1,139 28	.....	1,139 28	163 30	.....	163 30	.....	163 30	14 33	624 90	173 30	27.73
Imperial Ins. Office	185 13	6 86	178 27	33 00	.....	33 00	.....	33 00	18.54	191 24	.....	.....
Indemnity of N.A.	109 84	.....	109 84	886 73	.....	886 73	.....	886 73	807.29	1,228 96	234 73	19.10
Ins. Co. of Pennsylvania	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

Law, Union & Rock	435 74	.....	435 74	133 76	.....	133 76	.....	133 76	30.70	407 33	133 76	32.84
L'pool & London & Globe	930 77	.....	930 77	276 07	.....	276 07	.....	276 07	29.66	834 86	326 07	39.05
London G. & A.	2,417 21	.....	2,417 21	632 19	.....	632 19	.....	632 19	26.15	2,198 30	497 19	22.62
London & Lancs. G. & A.	9,863 42	.....	9,863 42	3,605 11	.....	3,605 11	.....	3,605 11	36.55	9,408 36	3,865 11	41.08
London & Provincial	95 24	.....	95 24	36 70	.....	36 70	.....	36 70	38.55	153 23	36 70	23.95
London & Scottish	403 09	.....	403 09	121 60	.....	121 60	.....	121 60	30.17	361 81	121 60	33.91
Maryland Casualty	3,876 94	.....	3,876 94	888 05	.....	888 05	.....	888 05	22.90	3,218 52	814 14	25.29
Motor Union	1,021 69	.....	1,021 69	346 83	.....	346 83	.....	346 83	33.95	831 75	322 02	38.72
Mount Royal	2,536 46	.....	2,536 46	675 32	.....	675 32	.....	675 32	26.62	2,091 77	696 32	33.29
National Provincial	3,570 22	.....	3,570 22	965 35	.....	965 35	.....	965 35	27.04	2,548 59	935 40	36.70
NationalUnion Indem.Co.	432 00	.....	432 00	204 17	.....	204 17	.....	204 17	47.26	223 73	204 17	91.25
New York Casualty	2,756 16	.....	2,756 16	704 55	.....	704 55	.....	704 55	25.56	2,908 85	704 55	24.22
North American Accident	.....	38 73	—38 73	.....	.....	.....	.....	.....	.....	—38 73	.....	.....
North Brit. & Mercantile	1,656 30	.....	1,656 30	201 87	.....	201 87	.....	201 87	12.19	1,457 10	231 87	15.91
Northern Assurance	14,442 49	.....	14,442 49	3,830 22	.....	3,806 72	23 50	3,830 22	26.52	14,825 67	4,103 72	27.68
Norwich Union	10,130 37	.....	10,130 37	2,383 14	.....	2,324 64	58 50	2,383 14	23.52	9,901 69	2,343 14	23.66
Occidental Fire	1,037 16	.....	1,037 16	110 27	.....	110 27	.....	110 27	10.63	420 67	110 27	26.21
Ocean Accident & Guar.	81,836 58	.....	81,836 58	19,779 84	.....	19,779 84	.....	19,779 84	24.16	69,662 98	19,524 84	28.02
Pilot Auto & Accident	419 82	.....	419 82	119 99	.....	119 99	.....	119 99	28.58	233 79	119 99	51.32
Provident	124 75	.....	124 75	38 98	.....	36 43	2 55	38 98	31.18	98 63	38 98	39.53
PrudentialAss'ce Co.,Ltd.	121 03	.....	121 03	.....	.....	.....	.....	.....	.....	65 33	.....	.....
Queensland	347 00	.....	347 00	108 54	.....	107 24	1 30	108 54	31.28	323 74	108 54	33.53
Railway Passengers	1,692 29	.....	1,692 29	873 05	.....	873 05	.....	873 05	51.59	2,061 60	778 05	37.74
Royal Insurance	4,383 09	.....	4,383 09	1,124 55	.....	1,124 55	.....	1,124 55	25.65	3,718 14	1,204 55	32.39
Scottish Metropolitan	518 38	.....	518 38	335 83	.....	335 83	.....	335 83	64.79	560 20	360 83	64.41
Sun Insurance Office	671 46	128 36	543 10	121 25	1 87	119 38	.....	119 38	21.99	478 43	119 38	24.97
Toronto Casualty	5,843 16	.....	5,843 16	1,706 76	.....	1,594 23	112 53	1,706 76	29.20	5,883 68	1,916 09	32.56
Trans-Canada	334 97	.....	334 97	.....	.....	.....	.....	.....	.....	124 51	.....	.....
Travellers' Indemnity	8,753 51	.....	8,753 51	3,756 40	.....	3,142 03	614 37	3,756 40	42.91	8,384 50	3,215 58	38.35
Union Assurance Society	513 82	.....	513 82	25 36	.....	25 36	.....	25 36	4.94	496 47	25 36	5.11
United States Fidelity	6,733 83	.....	6,733 83	1,290 52	.....	1,290 52	.....	1,290 52	19.16	5,840 14	1,445 52	24.75
Western	2,018 28	516 85	1,501 43	330 01	.....	330 01	.....	330 01	21.97	1,553 45	345 01	22.20
World Marine & General	24,938 72	12,469 36	12,469 36	6,574 06	3,287 03	3,276 03	11 00	3,287 03	26.36	13,317 73	3,515 53	26.40
Yorkshire	3,317 26	.....	3,317 26	693 69	.....	693 69	.....	693 69	20.91	3,015 59	668 69	22.17
Zurich	2,840 97	.....	2,840 97	573 78	.....	546 28	27 50	573 78	20.20	2,105 72	698 78	33.18
MUTUALS												
Lumbermen's Mut. Cas. Co.	2,116 91	.....	2,116 91	291 29	.....	291 29	.....	291 29	13.76	1,571 31	296 29	18.86
Totals	324,140 59	14,715 10	309,425 49	92,756 04	3,375 68	88,484 12	896 24	89,380 36	28.88	283,537 52	89,216 89	31.46

PROPERTY

JOINT STOCK												
Acadia Fire	172 05	178 94	—6 89	.....	.....	.....	.....	.....	.....	7 06	.....	.....
Aetna	1,320 98	20	1,320 78	211 63	.....	186 63	25 00	211 63	16.02	577 18	211 63	36.67
Alliance of Philadelphia	23 08	1 56	21 52	.....	.....	.....	.....	.....	.....	—36 20	.....	.....
American Central	1 05	.....	1 05	.....	.....	.....	.....	.....	.....	18 81	.....	.....
American Insurance	205 11	51 87	153 24	.....	.....	.....	.....	.....	.....	51 25	.....	.....
Boiler Inspection	99,883 13	5,486 70	94,396 43	3,250 55	.....	3,250 55	.....	3,250 55	3.44	42,980 29	4,125 38	9.60
British Crown	3 17	.....	3 17	.....	.....	.....	.....	.....	.....	2 03	.....	.....
British America	134 72	2 94	131 78	5 29	.....	4 32	97	5 29	4.01	275 46	4 39	1.59
British Canadian	4 45	53	3 92	.....	.....	.....	.....	.....	.....	—12	.....	.....
British Empire	2 06	.....	2 06	.....	.....	.....	.....	.....	.....	—06	.....	.....
British Northwestern	25 81	.....	25 81	.....	.....	.....	.....	.....	.....	15 63	.....	.....
British Oak	20	.....	20	625 32	.....	616 82	8 50	625 32	3084.10	13	625 32	4810.15
British Traders	12 89	2 82	10 07	.....	.....	.....	.....	.....	.....	—1 04	.....	.....

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE PREMIUMS) AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PROPERTY—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—*Continued*												
Caledonian												
Canada Security										3 56		
Canadian Fire												
Citizens Ins. Co., Miss.												
City of New York												
Columbia	—5 02	64	—5 66							—1 19		
Connecticut Fire	187 06	78 39	108 67							54 81		
Continental Insurance	1,187 86	47 75	1,140 11	437 06	1 39	395 33	40 34	435 67	38.21	—231 22	375 67	
Eagle, Star & Brit. Dom.	13 23		13 23	5 56		5 56		5 56	42.02	—8 35	5 56	
Employers' Liability												
Equitable Fire & Marine	30 12	8 39	21 73							11 01		
Fidelity & Casualty N.Y.												
Fidelity-Phoenix Fire, N.Y	1,376 24	39 29	1,336 95	820 29		733 44	86 85	820 29	61.36	466 94	790 29	169.25
Firemen's Ins. of Newark	75 00		75 00							32 68		
First American	100 60		100 60	13 25		11 75	1 50	13 25	13.17	14 60	13 25	90.75
Gen. Accident of Canada	57,684 67		57,684 67	10,487 04		10,487 04		10,487 04	18.17	34,913 35	12,116 96	34.70
Gen. Acc., Fire & Life	1 99	1 70	29	7 32		6 08	1 24	7 32	2524.14	29 77	4 54	15.25
Glens Falls	3,208 80	310 93	2,897 87	7,024 64	307 59	6,213 70	503 35	6,717 05	231.85	—573 78	5,875 05	
General Casualty of Paris	24 02		24 02							25 35		
Globe & Rutgers	964 23	100 53	863 70	197 70	6 11	191 29	30	191 59	22.18	363 69	95 59	26.28
Great American	970 90		970 90	749 85		697 35	52 50	749 85	77.23	1,220 40	741 85	60.79
Guardian Ins. of Canada	902 55		902 55	41 18		41 18		41 18	4.56	81 19	21 18	26.08
Halifax Fire												
Hartford Fire	48,103 75	3 72	48,100 03	26,653 82		24,900 49	1,753 33	26,653 82	55.41	43,390 26	21,724 23	50.07
Hartford Steam Boiler	145 31		145 31							145 31		
Home	43,991 57	135 83	43,855 74	37,017 66		34,437 54	2,580 12	37,017 66	84.41	32,974 20	33,732 66	102.30
Imperial Assurance	34 41		34 41							29 55		
Imperial Guar. & Acc. Co.	—4 00		—4 00							—1 39		
Insurance Co. of Canada												
Insurance Co. of N.A.	563 19	8 25	554 94							622 86		
Ins. Co. of Pennsylvania	124 49		124 49	32		28	04	32	.25	55 60	32	.57
London-Canada	5 18	1 93	3 25							3 40		
Maryland Casualty	14,751 18		14,751 18	1,973 18		1,973 18		1,973 18	13.31	10,736 42	1,963 41	18.29
Merchants Marine												
Mercury	282 59	12 50	270 09	68		68		68	.25	97 23	68	.70
National Fire of Hartford	203 76		203 76							1,159 26		
National Union Fire	1,454 21	— 35	1,454 56	2,914 89		2,673 44	241 45	2,914 89	200.40	—184 26	2,409 82	
New York Underwriters	433 15	390 02	43 13							17 82		
Niagara	217 61	3 09	214 52	60 60		55 60	5 00	60 60	28.24	—12 57	60 60	
North Brit. & Mercantile	671 12	23 34	647 78	109 51		97 12	12 39	109 51	16.91	438 25	—565 49	
North River	184 35	98 25	86 10							104 67		
Northwestern	2,948 65		2,948 65	502 73		388 58	114 15	502 73	17.05	1,502 74	4,423 43	294.36
Norwich Union												

Occidental	160 64	15 03	145 61	18 43	4 73	13 22	48	13 70	9.41	130 35	—36 90	.....
Pearl	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix of Hartford	324 62	144 54	180 08	.....	.....	.....	.....	.....	.....	91 17	.....	.....
Phoenix of London	287 62	—28 03	315 65	.....	.....	.....	.....	.....	.....	102 46	.....	.....
Providence Washington	434 57	101 97	332 60	.....	.....	.....	.....	.....	.....	151 61	.....	.....
Railway Passengers	18 50	.....	18 50	.....	.....	.....	.....	.....	.....	6 30	.....	.....
Reliance Ins. Co	8 42	.....	8 42	.....	.....	.....	.....	.....	.....	16 01	.....	.....
Reinsurance, Rossia	11 43	.....	11 43	11 13	.....	9 63	1 50	11 13	97.38	7 01	11 13	158.77
Rhode Island	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sentinel	18 32	10 12	8 20	.....	.....	.....	.....	.....	.....	52 79	.....	.....
St. Paul Fire Marine	4,598 83	127 78	4,471 05	3,994 12	551 78	3,275 71	166 63	3,442 34	76.99	3,232 46	2,481 87	76.78
Scottish Canadian	—74 43	—18 63	—55 80	.....	.....	.....	.....	.....	.....	—55 80	.....	.....
Security Insurance	2 15	— 40	2 55	1 34	41	93	.....	93	36.47	196 80	93	.47
Springfield Fire & Marine	1,461 79	208 11	1,253 68	.....	.....	.....	.....	.....	.....	1,087 87	.....	.....
Sun Ins. Office	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Casualty	13,997 94	.....	13,997 94	2,282 27	437 14	1,620 72	224 41	1,845 13	13.18	10,139 12	3,191 77	31.48
Travellers' Indemnity	11,834 62	.....	11,834 62	2,679 41	.....	2,488 82	190 59	2,679 41	22.64	9,574 18	4,078 04	42.59
Union of Canton	—34 39	69	—35 08	.....	.....	.....	.....	.....	.....	9 53	.....	.....
United States Fire	200 11	4 58	195 53	.....	.....	.....	.....	.....	.....	26 72	.....	.....
Universal	9 01	.....	9 01	.....	.....	.....	.....	.....	.....	5 41	.....	.....
Westchester	351 60	165 77	185 83	.....	.....	.....	.....	.....	.....	180 58	.....	.....
Western	287 82	121 14	166 68	22 78	5 79	16 85	14	16 99	10.19	23 56	16 09	68.29
World Fire & Marine	962 71	.....	962 71	.....	.....	.....	.....	.....	.....	417 96	.....	.....
MUTUAL												
Lumbermen's Mut. Ins	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	317,483 35	7,842 43	309,640 92	102,119 55	1,314 94	94,793 83	6,010 78	100,804 61	32.55	196,768 67	98,499 25	50.05

SICKNESS

JOINT STOCK												
Alliance Assurance	4,229 21	32 66	4,196 55	1,982 00	.....	1,982 00	.....	1,982 00	47.23	3,861 20	2,677 00	69.33
Autocar	305 96	.....	305 96	178 80	.....	178 80	.....	178 80	58.44	261 10	220 80	84.57
British America	9,736 65	9,005 55	731 10	4,595 43	33 14	4,558 28	4 01	4,562 29	624.03	7,424 34	3,628 79	48.88
British Canadian	380 23	.....	380 23	80 00	.....	80 00	.....	80 00	21.04	249 89	140 00	56.02
British Empire	66 16	.....	66 16	805 82	.....	780 82	25 00	805 82	1217.98	43 48	965 82	2221.29
Canada Accident	11,610 54	832 65	10,777 89	9,609 04	1,206 91	8,402 13	.....	8,402 13	77.96	11,246 33	9,367 13	83.29
Canadian Surety	387 42	117 45	269 97	.....	.....	.....	.....	.....	.....	123 63	.....	.....
Canadian Indemnity	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Car & General	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Casualty Co. of Canada	10,294 20	1,235 68	9,058 52	5,746 35	237 47	5,508 88	.....	5,508 88	60.81	9,484 80	7,869 53	82.97
Commercial Union	871 97	26 14	845 83	184 48	.....	184 48	.....	184 48	21.81	886 43	184 48	20.81
Continental Casualty	134,111 14	313 65	133,797 49	72,547 19	.....	72,027 71	519 48	72,547 19	54.22	133,366 50	89,439 99	67.06
Dom. of Canada G. & A.	91,285 24	8,726 84	82,558 40	48,550 62	3,986 84	44,349 97	213 81	44,563 78	53.98	81,649 45	60,131 09	73.65
Employers' Liability	59,359 18	19 55	59,339 63	28,355 37	3,497 73	24,849 79	7 85	24,857 64	41.89	54,480 10	26,427 64	48.51
Fidelity&CasualtyofN.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity Ins. of Canada	4,210 27	1,085 01	3,125 26	1,357 62	.....	1,357 62	.....	1,357 62	43.44	2,725 88	1,856 37	68.10
Gen. Accident of Canada	31,687 68	1,248 79	30,438 89	16,035 74	1,419 57	14,616 17	.....	14,616 17	48.01	25,952 61	15,824 17	60.97
Gen. Acc., Fire & Life	533 97	92 60	441 37	446 78	65 00	381 78	.....	381 78	86.49	393 07	405 78	103.23
General Casualty of Paris	1,781 14	.....	1,781 14	581 04	.....	579 29	1 75	581 04	32.62	1,149 53	776 04	67.51
Globe Indemnity	29,449 48	2,208 16	27,241 32	10,706 29	854 77	9,851 52	.....	9,851 52	36.16	27,799 46	11,113 52	39.97
Guardian Ins. of Canada	2,170 17	294 50	1,875 67	725 62	.....	704 79	20 83	725 62	38.68	1,741 49	1,001 62	57.51
Hartford Acc. & Indem.	1,717 51	182 87	1,534 64	736 10	.....	726 10	10 00	736 10	47.96	1,674 81	992 15	59.24
Imperial Guar. & Acc. Co.	31,748 59	86 00	31,662 59	5,912 87	40 00	5,663 54	209 33	5,872 87	18.55	19,133 72	10,823 87	56.56
Imperial Ins. Office	418 82	80 00	338 82	275 00	58 33	216 67	.....	216 67	63.95	298 93	216 67	72.48
Indemnity of N.A	183 38	90 70	92 68	2,862 45	.....	2,862 45	.....	2,862 45	3088.53	827 59	2,582 45	309.63

TABLE XII—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE PREMIUMS) AND LOSSES IN ONTARIO DURING 1928, ACCORDING TO CLASSES OF INSURANCE—*Continued*

SICKNESS—*Continued*

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net prem's earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.		$ c.	$ c.	
JOINT STOCK—*Continued*												
Law, Union & Rock	3,124 78	346 95	2,777 83	2,847 13	715 97	2,131 16	.....	2,131 16	76.72	2,875 77	3,476 16	120.88
L'pool & London & Globe	3,657 16	110 67	3,546 49	1,373 16	62 28	1,310 88	.....	1,310 88	36.96	3,395 21	1,662 88	48.98
London Guar. & Accident	14,394 62	1,316 55	13,078 07	10,829 26	722 72	10,103 54	3 00	10,106 54	77.28	13,742 01	11,468 54	83.46
London & Lancs. G. & A.	32,862 33	2,825 61	30,036 72	19,337 77	609 38	18,728 39	.....	18,728 39	62.35	30,205 53	20,448 39	67.70
London Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Provincial	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Scottish	90 00	45 00	45 00	.....	.....	.....	.....	.....	.....	45 79	.....	.....
Maryland Casualty	6,065 83	.....	6,065 83	3,180 48	.....	3,180 48	.....	3,180 48	52.43	6,094 12	3,539 69	58,08
Monarch Accident	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North American Accident	1,014 70	160 64	854 06	306 66	.....	306 66	.....	306 66	35.90	917 84	418 66	45.61
North Brit. & Mercantile	1,364 44	.....	1,364 44	976 19	.....	969 19	7 00	976 19	71.55	1,339 32	956 19	71.39
Northern Assurance	9,156 37	1,121 45	8,034 92	11,071 40	6,006 37	4,858 57	206 46	5,065 03	63.04	7,869 47	5,552 53	70.56
North River	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Norwich Union Fire	21,961 18	2,717 58	19,243 60	11,491 32	1,303 74	10,162 58	25 00	10,187 58	52.94	19,154 69	13,309 58	69.48
Occidental Fire	70 00	.....	70 00	.....	.....	.....	.....	.....	.....	43 77	.....	.....
Ocean Acc. & Guar	38,026 60	3,445 98	34,580 62	18,383 61	1,767 95	16,566 53	49 13	16,615 66	48.05	35,132 38	14,190 66	40.39
Pilot Auto & Accident	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Preferred Accident	918 00	.....	918 00	.....	.....	.....	.....	.....	.....	1,099 10	.....	.....
Prudential Ass'ce Co.,Ltd	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Queensland	699 86	.....	699 86	1,648 63	.....	1,529 38	119 25	1,648 63	235.57	619 92	1,798 63	290.14
Railway Passengers	10,775 57	.....	10,775 57	4,652 46	.....	4,419 11	233 35	4,652 46	43.18	10,536 84	5,082 46	48.24
Ridgeley Protective	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Exchange	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Insurance	11,962 91	40 00	11,922 91	9,394 95	.....	9,394 95	.....	9,394 95	78.79	11,211 92	11,211 95	100.00
Scottish Metropolitan	2,472 94	158 30	2,314 64	552 72	.....	522 72	30 00	552 72	23.88	2,273 03	647 72	28.49
Sun Insurance Office	2,809 81	198 90	2,610 91	2,798 00	154 02	2,638 98	5 00	2,643 98	101.26	2,946 34	2,038 98	69.21
Toronto Casualty	10,832 74	.....	10,832 74	3,341 69	.....	3,306 69	35 00	3,341 69	30.85	10,977 15	3,179 89	28.97
Travellers' Insurance	57,218 37	.....	57,218 37	28,501 12	.....	26,711 68	1,789 44	28,501 12	49.81	50,907 00	29,002 97	56.97
Union Assurance Society	840 96	47 43	793 53	962 46	.....	962 46	.....	962 46	121.29	1,473 02	962 46	65.34
Union of Canton	25,433 66	22 50	25,411 16	13,140 51	.....	13,140 51	.....	13,140 51	51.71	25,925 72	15,072 51	58.14
United States Fidelity	17,585 36	.....	17,585 36	7,659 76	.....	7,659 76	.....	7,659 76	43.56	17,092 52	7,560 76	44.23
Western	11,491 32	8,842 39	2,648 93	4,698 81	219 64	4,475 16	4 01	4,479 17	169.09	8,760 93	3,940 67	44.98
World Marine	8,716 68	5,173 17	3,543 51	6,662 36	4,486 06	2,073 33	102 97	2,176 30	61.42	3,519 89	2,578 80	73.26
Yorkshire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Zurich	3,857 19	.....	3,857 19	1,302 83	.....	1,276 83	26 00	1,302 83	33.78	3,709 07	1,642 83	44.29
MUTUAL												
Metropolitan Life	12,355 71	.....	12,355 71	8,155 50	.....	8,155 50	.....	8,155 50	66.01	8,377 56	10,529 01	125.68
Royal Guardians	3,226 12	.....	3,226 12	1,795 47	.....	1,795 47	.....	1,795 47	55.65	3,226 12	1,756 58	54.45
Totals	739,524 12	52,251 92	687,272 20	387,338 86	27,447 89	356,243 30	3,647 67	359,890 97	52.36	668,246 37	418,674 41	62.65

STEAM BOILER

JOINT STOCK												
Boiler Inspection	128,568 87	7,158 35	121,410 52	7,407 76	.....	7,377 01	30 75	7,407,76	6.10	100,859 91	5,172 51	5.13
British Canadian	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Dom. of Can. G. & A.	11,079 01	394 58	10,684 43	.....	.....	.....	.....	.....	.....	6,228 53	.....	.....
Employers' Liability	19,670 81	.....	19,670 81	571 13	.....	571 13	.....	571 13	2.90	21,203 01	646 13	3.04
Fidelity & Casualty, N.Y.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Gen. Accident of Canada.	32,135 02	.....	32,135 02	1,623 11	.....	1,623 11	.....	1,623 11	5.05	35,783 28	1,773 11	4.95
Guardian Ins. of Canada.	266 98	.....	266 98	127 00	.....	127 00	.....	127 00	47.56	3,521 65	127 00	3.60
Hartford Steam Boiler	4,351 64	.....	4,351 64	.....	.....	.....	.....	.....	.....	4,351 64	.....	.....
Maryland Casualty	10,060 23	.....	10,060 23	337 00	.....	337 00	.....	337 00	3.35	3,246 24	337 00	10.38
New York Casualty	.....	.....	.....	.....	.....	.....	.....	.....	.....	8 13	.....	.....
Northern Assurance	258 05	258 05	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ocean Accident & Guar.	17,720 95	98 81	17,622 14	1,163 78	.....	1,163 78	.....	1,163 78	6.60	21,347 17	1,363 78	6.39
Royal Insurance	9,096 79	.....	9,096 79	231 34	.....	231 34	.....	231 34	2.54	17,164 45	231 34	1.34
Travellers Indemnity	45,366 18	.....	45,366 18	2,509 40	.....	2,301 96	207 44	2,509 40	5.53	38,671 00	1,365 31	3.53
Zurich	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals	278,574 53	7,909 79	270,664 74	13,732 33	.....	13,732 33	238 19	13,970 52	5.15	252,385 01	11,016 18	4.36

WEATHER

JOINT STOCK												
Connecticut Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
General Acc., Fire & Life	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hartford Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Home	2,470 68	.....	2,470 68	2,942 31	.....	2,924 90	17 41	2,942 31	119.09	2,470 68	2,942 31	119.09
Phoenix	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Westchester Fire	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MUTUAL (Farmer's Mutuals)												
Huron Weather	9,681 85	.....	9,681 85	4,345 59	.....	3,992 19	353 40	4,345 59	44.88	.....	.....	.....
Ont. Farmers' Weather	14,233 69	.....	14,233 69	9,986 64	.....	9,038 39	948 25	9,986 64	70.16	.....	.....	.....
West. Farmers' Weather	30,225 19	.....	30,225 19	18,375 44	.....	16,432 74	1,942 70	18,375 44	60.78	.....	.....	.....
Totals	56,611 41	.....	56,611 41	35,649 98	.....	32,388 22	3,261 76	35,649 98	62.97	2,470 68	2,942 31	119.09

V.

APPENDICES

APPENDIX I

Review of 1929 Legislation, Ontario

During the recent session miscellaneous amendments were effected to *The Insurance Act*, R.S.O. 1927, c. 222, by an amendatory Act cited *The Insurance Act, 1929* (1929, chapter 53).

The following is a synopsis of the amendments so effected:

Life Insurance Reserves:

Section 74 of the Act is amended to make optional the use of the American Men Ultimate Table of Mortality ($A^{M(5)}$) with interest at 3½ per centum per annum for the valuation of contracts issued on and after January 1st, 1929.

Section 74 (5) is repealed and a new section substituted therefor as follows:

74 (5). No insurer shall issue any contract of life insurance that shall not appear to be self-supporting upon reasonable assumption as to interest, mortality and expenses.

This eliminates the so-called "deficiency reserve" and substitutes a more elastic provision therefor.

Aviation Insurance:

The definition of "automobile insurance" is amended to exclude "aircraft" and a definition of "aviation insurance" is added as paragraph 6a of Section 1. Section 24 is amended to include "aviation insurance," a new class of insurance, contracts concerning which will be subject to the provisions of Part III of the Act.

Actions, Inspections, etc.:

Section 7 (3), with respect to actions, is repealed and a new subsection substituted therefor reading as follows:

7 (3). No action or proceeding for the recovery of fees and penalties payable hereunder shall be commenced without the leave of the Superintendent.

Previously the Superintendent in his name of office was a necessary party to every action. The new subsection effects the original purpose, but permits the proceedings to be taken under the *Summary Convictions Act* in the regular way.

Section 14 of the Act is amended to give statutory sanction to the previously recognized power of the Department to examine the books and records of agents and brokers.

Section 16 is amended to relieve the Department of the necessity of making an annual inspection of mutual benefit societies with less than three hundred members.

Unauthorized Insurance:

The definition "Carrying on business in Ontario" (Section 20) is amended to include any organization which maintains or operates any office for the transaction of insurance. This will enable the Department to curb the so-called "boot-leg insurance" evil, resulting from brokerage offices operating in Ontario selling insurance in unlicensed companies by mail outside the Province and in the United States.

Section 21 of the Act is amended by adding thereto the following subsection:

21 (5). Any insurer incorporated and licensed by Ontario which carries on or solicits business in any foreign jurisdiction without being first authorized so to do under the laws of such foreign jurisdiction, shall be guilty of an offence.

This makes it an offence for an Ontario incorporated company to carry on business in a foreign jurisdiction without a license under the laws of such foreign jurisdiction. Ontario companies are not known to be so doing, but in view of the fact that Ontario has been flooded with literature of certain United States Companies and the Department has been powerlessto act, it is hoped that other jurisdictions will enact similar legislation, thus making unauthorized insurance impossible.

Fire Insurance:

Section 92 of the Act is amended to render it unnecessary for a resident agent "to approve a risk," although the resident agent is still protected as to his commission, etc.

Section 98 (1) of the Act is amended by adding at the end thereof the words, "nor shall anything contained in the description of the subject matter of the insurance be effective in so far as it is inconsistent with, varies, modifies or avoids such condition." It is being uniformly adopted by all provinces at their 1929 sessions.

Section 98 (2) is amended to provide that the statutory conditions shall not apply to loss of profits insurance. The interpretation of the previous section was doubtful and uncertain and the ordinary statutory conditions cannot be appropriately applied to these special contracts.

Section 99 (2) of the Act is repealed and a "Limitation of Liability" clause substituted therefor as follows:

99 (2). A policy may contain a limitation of liability clause (or clauses) to the effect that the insurer shall only be liable for a specified proportion of any loss which may be sustained in any of the property covered by the policy, or to the effect that the insurer shall not be liable for more than a specified percentage of the value of any of the said property at the time of such loss, or, in the event of there being any other insurance covering any of the said property, to the effect that the insurer shall only be liable for a rateable proportion of a specified percentage or proportion of any loss to any of said property, or to the effect that the insurer shall not be liable for more than a rateable proportion of a specified percentage of the value of any of the property at the time of such loss, in which case there shall be printed or stamped on the face of the policy, in conspicuous type, and in red ink, the words, "This policy contains a limitation of liability clause." Such clause (or clauses) shall not be deemed to be a variation of any statutory condition.

This represents a revision of the "Partial Payment of Loss Clause," the necessity for which was indicated in the case of Farmers' Fire and Hail Insurance Co. vs. Phillips (W.W.R. 1924, Vol. 2, page 205). All the Western Provinces have adopted this new section.

Automobile Insurance:

Section 171 (5) is amended to require an endorsement, warning the applicant for automobile nsurance that any material mis-statement will void the policy, to be printed on all policies as well as on all written applications, as formerly.

A new Section 172a is added relating to automobile insurance and reads as follows:

172a. Subject to any statutory condition, if any loss occurs under a policy issued to the purchaser of an automobile sold under the deferred payment plan, the insurer shall adjust the amount of the loss with the insured and not solely with the finance corporation concerned.

This section was the result of complaints that purchasers of cars on the instalment plan had not been fairly treated in loss adjustments. This section gives the purchaser the necessary protection.

Section 173 is repealed and a new section substituted therefor in substantially the same form. This revision is designed to secure uniformity as to the contents of automobile insurance policies under the several provincial laws.

Commencement of Act:

All sections of the Act came into force on the day upon which it received Royal Assent, viz., March 28th, 1929.

In addition to the amendments effected to *The Insurance Act* heretofore described, certain amendments of importance to insurers incorporated and licensed under the laws of Ontario were effected to *The Companies Act* (R.S.O. 1927, c. 218) by a new act cited as *The Companies Act, 1929* (1929, chap. 49).

Section 240 of *The Companies Act* was amended by adding thereto the following subsection:

(3) No letters patent granting a charter under the provisions of this part shall be issued without the written approval of the Superintendent.

Section 243 (3) was repealed and a new subsection substituted therefor as follows:

(3) The capital stock shall be divided into shares of $100 each; provided that where not less than $200,000 of the authorized capital is subscribed for and paid up in cash, and a surplus of not less than fifty per centum of such subscribed capital stock has been established, the capital stock may be divided into shares of any multiple of $5, provided that the par value shall be not less than $10.

Joint stock insurance companies may now be incorporated with shares divided into any multiple of $5, provided that the par value shall be not less than $10. There is also an important condition that promoters must provide $300,000 in cash,; i.e., at least $200,000 capital, and $100,000 premium for use as surplus. New companies may continue to be incorporated with a smaller paid-up capital and surplus, in which case the par value of their shares must be $100.

New subsections 6, 7 and 8 are added to section 243, requiring every subscription to the capital stock of a new company to contain the stipulation that all moneys received on account of shares shall be returned to the subscriber in case the insurer fails to procure a license, and also the stipulation that no sum shall be used or paid before or after incorporation, for commission, promotion or organization expenses in excess of a percentage not exceeding fifteen, of the amount of money received on account of shares.

These two features were added to the Quebec law in 1928. The first amendment means that the promoters must finance the undertaking out of their own pockets, with the prospect of being reimbursed for reasonable expenses if the promotion is successful. The second restricts the commission on stock sold, by making the commission apply to money received on account of shares, instead of the selling price of the stock.

The new Section 290a was added to *The Companies Act* to require officers of Mutual and Cash Mutual Insurance Companies having charge of the money of the company to furnish security.

Section 303 *et seq.* of *The Companies Act*, with reference to the incorporation and powers of Pension Fund Societies and Employees' Mutual Benefit Societies, were amended to include the employees of subsidiary corporations and to change the powers of such societies to make provision for support of and payment of pensions to officers and employees incapacitated by age or infirmity; and also to pay annuities or gratuities to the widows and children or the surviving relatives of such officers or employees.

The new subsection 243 (3) and the amendments to Section 303 *et seq.*, are to be read and construed as though they had come into force on the 1st of January, 1928. The remaining sections came into force on the day of Royal Assent, viz.: March 28th, 1929.

Succession Duties:

Section 11 of *The Succession Duty Act* was amended to permit the payment of insurance money before the duty is paid to a preferred beneficiary, where the total amount so paid does not exceed $10,000, provided that such payment is not made until after the expiration of ten days from the mailing of a notice by the insurance company to the Treasurer of Ontario and no objection is taken on behalf of the Treasurer to such payment.

Devolution of Estates:

Section 29 of *The Devolution of Estates Act* is amended to provide that if there is only one child or legal representative of only one child, the personal property of a person dying intestate shall be distributed as follows: One half to the wife of the intestate, and the other half to such child, or the legal representative of such child. Formerly, the wife would have received one-third, and the child two-thirds. The amendment applies to persons dying intestate on or after the 28th of March, 1929.

Sale of Securities:

The Companies Information Act, 1928, which applies to every insurer selling its treasury stock in Ontario, was amended to make the prospectus section apply to every syndicate as well as to every company other than a private company. New provisions as to the verification of returns to the Provincial Secretary were also substituted.

The Highway Traffic Act:

Section 41 of *The Highway Traffic Act* was repealed, and the following, which came into force on the 27th of May, 1929, substituted therefor:

> "The owner of a motor vehicle shall incur the penalties provided for any violation of this Act or any regulation made by the Lieutenant-Governor in Council, unless at the time of such violation the motor vehicle was in the possession of some person other than the owner or his chauffeur, without the owner's consent. The driver of a motor vehicle, not being the owner, shall incur the penalties provided for any such violation."

This amendment is most important in its relation to the insurance laws of Ontario respecting the civil liability of motorists.

Oddfellows' Relief Association:

A private bill reincorporating the Oddfellows' Relief Association as the "Mutual Relief Life Insurance Company," was passed and came into force June 8th, 1929, when two-thirds of the members of the Association, at a special general meeting, approved the reconstitution of the Association as a mutual life insurance company.

APPENDIX II

COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, ETC., FOR YEAR ENDING 31ST DECEMBER, 1928, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1928	Premium notes taken during 1928	
	$ c.	$ c.	$ c.	$ c.	$ c.	
1 Algoma Mutual	3,039,055 00	52,588 05	67,470 06	1,009,820 00	30,294 60	1
2 Amherst Island	358,325 00	11,461 20	18,986 94	92,425 00	3,697 00	2
3 Ayr Farmers'	9,140,930 00	202,729 89	254,256 38	4,763,995 00	131,761 00	3
4 Bay of Quinte	5,863,105 00	129,491 96	131,638 00	1,724,300 00	51,944 75	4
5 Bertie and Willoughby	5,306,138 00	158,202 85	185,620 18	2,015,523 00	75,844 00	5
6 Blanshard	3,720,285 00	87,197 61	105,900 73	1,277,350 00	42,051 10	6
7 Blenheim	3,721,110 00	79,924 07	96,988 09	1,889,240 00	49,910 30	7
8 Brant County	7,847,423 00	171,309 62	185,690 21	3,958,255 00	117,092 04	8
9 Canadian Millers	1,466,550 00	108,611 63	483,348 04	617,300 00	71,585 40	9
10 Caradoc Farmers'	4,569,532 00	108,999 03	132,023 22	1,647,642 00	49,429 26	10
11 Clinton Township	4,640,575 00	107,370 24	107,966 91	1,574,025 00	47,204 30	11
12 Culross	2,772,203 00	64,640 42	80,655 38	1,040,488 00	30,109 00	12
13 Dereham and West Oxford	6,053,572 48	118,321 43	137,653 92	2,110,406 32	60,689 26	13
14 Dorchester, North and South	10,990,001 00	223,200 48	243,432 28	3,694,510 00	111,085 92	14
15 Downie	3,986,825 00	95,006 37	125,006 69	1,143,925 00	34,317 75	15
16 Dufferin Farmers'	9,550,189 50	200,317 84	228,828 45	3,492,049 50	99,613 90	16
17 Dumfries North and Waterloo South	14,612,033 00	302,183 44	320,321 39	6,875,314 00	185,778 80	17
18 Dunwich Farmers'	5,641,925 00	137,214 61	160,890 40	2,683,875 00	80,516 25	18
19 Easthope South	8,628,935 00	275,926 01	349,765 55	4,588,360 00	183,486 40	19
20 Economical	6,816,120 00	242,199 47	1,600,596 84	2,723,721 00	158,903 95	20
21 Ekfrid	4,398,616 00	93,208 84	99,734 58	1,601,191 00	48,035 73	21
22 Elma Farmers'	8,188,625 00	381,731 83	419,650 60	4,444,325 00	222,221 25	22
23 Eramosa	3,969,050 00	139,723 95	154,303 41	1,512,400 00	72,363 00	23
24 Erie Farmers'	5,695,825 00	125,010 16	142,506 33	2,391,875 00	71,067 25	24
25 Farmers' Central	46,699,047 00	957,744 71	1,070,178 59	18,019,284 00	560,269 00	25
26 Farmers' Union	28,005,582 00	609,618 86	592,537 69	8,689,171 00	265,447 90	26
27 Formosa	13,538,879 00	265,869 16	296,731 25	4,805,647 00	147,168 00	27
28 Germania	13,300,636 00	295,370 90	317,422 82	3,407,250 00	149,083 79	28
29 Glengarry	10,984,300 00	211,383 50	221,036 81	3,748,850 00	112,465 50	29
30 Gore District	5,106,106 30	202,299 00	1,482,622 11	1,831,078 31	122,373 00	30
31 Grand River	4,506,590 00	98,010 60	105,154 77	1,493,575 00	44,962 20	31
32 Grenville Patron	12,417,679 00	272,558 77	305,584 20	4,128,911 00	123,867 33	32
33 Grey and Bruce	8,245,029 00	172,765 84	188,442 00	3,078,037 00	90,929 00	33
34 Guelph Township	1,051,725 00	49,016 03	51,883 74	361,775 00	20,417 50	34
35 Halton Union	12,662,995 00	290,607 00	333,782 44	4,407,045 00	151,960 55	35

36 Hamilton Township	5,234,689 00	131,141 67	140,407 04	1,576,655 00	55,441 26	36
37 Hay Township	7,852,300 00	201,027 13	226,866 22	3,727,680 00	111,839 00	37
38 Hopewell Creek	903,060 00	19,336 55	27,573 59	499,055 00	14,633 40	38
39 Howard Farmers'	10,269,793 00	239,975 94	240,685 40	3,228,900 00	96,867 00	39
40 Howick Farmers'	21,474,604 00	411,866 53	470,475 12	10,595,710 00	318,197 70	40
41 Huron Weather	4,640,450 00	167,008 75	163,070 59	1,879,900 00	76,795 00	41
42 Kent and Essex	23,538,655 00	587,933 80	637,265 36	9,000,216 00	312,904 48	42
43 Lambton Farmers'	18,248,322 00	435,733 05	446,036 93	6,475,649 00	211,414 72	43
44 Lanark	19,150,333 00	443,873 60	459,408 88	6,992,335 00	209,654 74	44
45 Lennox and Addington	3,656,510 00	93,565 26	104,679 62	1,210,020 00	42,035 06	45
46 Lobo	3,251,233 00	76,247 10	102,664 13	1,090,228 00	32,706 84	46
47 London Township	4,987,100 00	118,994 71	158,322 44	1,822,490 00	54,703 20	47
48 McGillivray	1,463,990 00	33,645 65	54,015 02	508,545 00	15,256 35	48
49 McKillop	8,064,327 00	212,106 98	227,405 75	4,061,872 00	113,238 60	49
50 Maple Leaf	15,830,478 00	306,858 15	334,823 67	5,931,885 00	182,507 75	50
51 Nichol	6,784,115 00	119,566 31	122,821 07	3,428,691 00	87,183 83	51
52 Nissouri	10,690,139 00	245,103 76	301,247 57	3,486,060 00	102,164 05	52
53 Norfolk Farmers'	4,337,362 00	118,916 96	119,092 23	1,993,765 00	69,354 42	53
54 North Kent	5,331,466 00	162,157 81	170,638 78	1,884,132 00	56,578 08	54
55 Oneida Farmers'	1,943,798 00	44,836 70	51,489 31	777,900 00	23,345 55	55
56 Ontario Farmers' Weather	7,271,268 00	187,846 30	214,178 43	2,399,675 00	74,063 75	56
57 Ontario Threshermen's	254,850 00	19,529 00	22,019 54	260,350 00	26,035 00	57
58 Osgoode	2,913,073 00	102,747 95	98,987 59	1,154,185 00	52,892 50	58
59 Otter	9,325,871 00	201,974 28	218,765 33	4,608,325 00	135,191 31	59
60 Oxford	2,899,342 00	51,891 26	57,889 20	913,815 00	26,085 98	60
61 Peel County	22,967,492 00	610,993 05	647,408 83	8,384,669 00	302,084 75	61
62 Peel and Maryboro	13,313,525 00	305,400 89	320,394 49	7,163,970 00	202,146 65	62
63 Perth	7,455,213 00	161,085 14	1,214,201 77	2,731,203 00	104,973 35	63
64 Prescott Farmers'	11,780,005 00	235,883 26	220,420 82	4,367,080 00	131,012 40	64
65 Puslinch	1,962,104 00	80,592 06	80,047 29	597,869 00	28,993 45	65
66 Saltfleet and Binbrook	6,282,105 00	132,168 32	150,826 83	2,118,625 00	63,093 39	66
67 Southwold Farmers'	3,617,570 00	81,883 51	90,792 79	1,903,760 00	57,112 80	67
68 Sydenham	35,285,243 14	764,857 20	802,532 77	12,659,047 30	394,305 95	68
69 Townsend Farmers'	3,493,856 00	85,552 62	105,742 79	1,262,132 00	40,288 49	69
70 Usborne and Hibbert	10,352,825 00	268,125 45	325,256 68	5,564,945 00	164,346 50	70
71 Walpole Farmers'	3,382,797 00	134,441 78	146,002 29	1,817,710 00	87,846 15	71
72 Waterloo Mutual	6,772,444 00	218,119 60	1,504,890 86	2,738,308 00	134,571 65	72
73 Waterloo North	35,657,870 00	683,636 11	833,860 72	19,344,200 00	410,246 78	73
74 Wawanosh West	14,210,174 00	515,473 23	574,062 04	8,177,839 00	327,113 56	74
75 Western Farmers' Weather	22,206,275 00	352,342 64	515,188 78	5,259,850 00	106,805 50	75
76 Westminster Township	4,962,184 00	120,022 95	153,453 52	1,775,549 00	54,600 47	76
77 Williams East	2,709,867 00	64,813 28	76,041 05	1,008,707 00	30,261 21	77
78 Yarmouth	4,012,050 00	83,940 90	81,044 44	1,291,750 00	38,513 00	78
Totals	708,236,243 42	16,675,005 56	23,811,608 57	280,518,189 43	8,997,351 60	

APPEN

STATEMENT OF UNLICENSED INSURANCE PLACED BY SPECIAL INSURERS UNDER SECTION

Name of Company	Armour, Bell, Boswell & Cronyn, Limited	Barton & Ellis, Limited	Hardy & Reynolds	Irish & Maulson	Seneca Jones & Son
	$ c.	$ c.	$ c.	$ c.	$ c.
Atlantic Mutual, Philadelphia		750 00			
Bankers & Shippers, N.Y.		105,500 00			
British Surety					
Canadian Union Fire, Montreal		131,900 00			14,000 00
Carolina Mutual, N.Y.		17,800 00			
Chicago Lloyds, Illinois		313,100 00			
Fitchburg Mutual			12,500 00		
Glencove Mutual, N.Y.		182,250 00	1,000 00		
Grain Dealers, Boston			10,600 00		26,000 00
Hamilton Fire Insurance Co., N.Y.					
Harmonia Fire, N.Y.		790,620 00			
Illinois Travellers' Home, Chicago					11,000 00
Importers & Exporters, N.Y.		249,000 00			
Indiana Mutual			495,000 00		
Industrial Fire Insurance Co., Akron					
Knickerbocker, N.Y.		262,215 00			
License General, London, Eng.					25,000 00
Lloyds, London, Eng.	127,000 00	1,939,190 00			15,000 00
Lumber, Boston			791,175 00		
Michigan Millers			22,750 00		
Millers' Mutual			73,750 00		
National Fire & Marine, N.J.		79,900 00			
National Implement			101,400 00		
National Petroleum Mutual Fire					
National Retailers			24,750 00		
New York State Fire				739,386 20	
Ohio Hardware			141,250 00		6,500 00
Ohio Salem			2,500 00		
Ohio Underwriters			52,000 00		
Pavonia Fire Insurance Co., N.J.					
Pennsylvania Millers			25,250 00		
Pennsylvania Mutual			446,900 00		
Public Fire Insurance Co., N.J.					
Richmond Fire Insurance Co., N.Y.		452,000 00		290,798 93	
Scottish Automobile & General					
Standard Insurance, N.Y.		207,500 00			
Travellers' Home Insurance, Illinois		25,500 00			
Vermont Mutual		64,905 00			
Western Millers					62,500 00
Gross amount insurance placed	127,000 00	4,822,130 00	2,200,825 00	1,030,185 13	160,000 00
Cancellations	226,646 00	710,900 00	347,450 00		27,500 00
Net amount insurance placed	—99,646 00	4,111,230 00	1,853,375 00	1,030,185 13	132,500 00
Amount Insurance in force Dec. 31st, 1928	122,000 00	4,822,130 00	1,853,375 00	706,730 73	149,000 00
Total gross premiums	3,839 50	56,369 10	44,669 10	5,141 83	3,729 75
Return premiums	3,934 20	7,593 18	22,271 61		287 59
Net premiums written	—94 70	48,775 92	22,397 49	5,141 83	3,442 16

DIX III

INSURANCE BROKERS LICENSED FOR BUSINESS WITH UNLICENSED 259 DURING THE YEAR 1928.

Mitchell & Ryerson	Muntz & Beatty, Limited	Murray & Co., Toronto	Reed, Shaw & McNaught	Ridout & Strickland	Ring, Chas. E.	Smith & Walsh	Willis, Faber & Co.	Totals
$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.	$ c.
.....	.....	.....	.....	.....	.....	.....	.....	750 00
.....	.....	.....	.....	.....	.....	.....	.....	105,500 00
.....	.....	.....	.....	.....	2,500 00	.....	.....	2,500 00
.....	.....	.....	.....	.....	.....	.....	.....	145,900 00
.....	.....	.....	.....	.....	.....	.....	.....	17,800 00
.....	.....	.....	.....	.....	.....	.....	.....	313,100 00
.....	.....	.....	.....	.....	.....	.....	.....	12,500 00
.....	.....	.....	.....	.....	.....	.....	.....	183,250 00
.....	.....	.....	.....	.....	.....	.....	.....	36,600 00
.....	350,000 00	.....	.....	.....	.....	.....	.....	350,000 00
.....	.....	.....	.....	.....	.....	.....	.....	790,620 00
.....	.....	.....	.....	.....	.....	.....	.....	11,000 00
.....	37,500 00	.....	.....	.....	.....	.....	.....	286,500 00
.....	.....	.....	.....	.....	.....	.....	.....	495,000 00
.....	22,500 00	.....	.....	.....	.....	.....	.....	22,500 00
.....	50,000 00	.....	.....	.....	.....	.....	.....	312,215 00
.....	.....	.....	.....	.....	.....	.....	.....	25,000 00
11,000 00	47,500 00	177,600 00	599,459 94	37,100 00	58,300 00	743,050 00	685,500 00	4,440,699 94
.....	.....	.....	.....	.....	.....	.....	.....	791,175 00
.....	.....	.....	.....	.....	.....	.....	.....	22,750 00
.....	.....	.....	.....	.....	.....	.....	.....	73,750 00
.....	36,500 00	.....	.....	.....	.....	.....	.....	116,400 00
.....	.....	.....	.....	.....	.....	.....	.....	101,400 00
.....	125,000 00	.....	.....	.....	.....	.....	.....	125,000 00
.....	.....	.....	.....	.....	.....	.....	.....	24,750 00
.....	.....	.....	.....	.....	.....	.....	.....	739,386 20
.....	.....	.....	.....	.....	.....	.....	.....	147,750 00
.....	.....	.....	.....	.....	.....	.....	.....	2,500 00
.....	.....	.....	.....	.....	.....	.....	.....	52,000 00
.....	22,500 00	.....	.....	.....	.....	.....	.....	22,500 00
.....	.....	.....	.....	.....	.....	.....	.....	25,250 00
.....	.....	.....	.....	.....	.....	.....	.....	446,900 00
.....	50,000 00	.....	.....	.....	.....	.....	.....	50,000 00
.....	.....	.....	.....	.....	.....	.....	12,500 00	755,298 93
500 00	.....	.....	.....	.....	.....	.....	.....	500 00
.....	25,000 00	.....	.....	.....	.....	.....	5,000 00	237,500 00
.....	.....	.....	.....	.....	.....	.....	.....	25,500 00
.....	.....	.....	.....	.....	.....	.....	.....	64,905 00
.....	.....	.....	.....	.....	.....	.....	.....	62,500 00
11,500 00	766,500 00	177,600 00	599,459 94	37,100 00	60,800 00	743,050 00	703,000 00	11,439,150 07
.....	67,500 00	20,000 00	32,870 00	.....	4,000 00	278,500 00	25,000 00	1,740,366 00
11,500 00	699,000 00	157,600 00	566,589 94	37,100 00	56,800 00	464,550 00	678,000 00	9,698,784 07
11,500 00	699,000 00	157,600 00	587,559 94	37,100 00	56,800 00	464,500 00	703,000 00	10,370,295 67
186 30	8,102 13	2,263 47	10,639 47	661 37	951 67	8,975 77	6,063 48	151,592 94
.....	640 75	36 98	436 90	.....	61 20	2,048 14	209 92	37,520 47
186 30	7,461 38	2,226 49	10,202 57	661 37	890 47	6,927 63	5,853 56	114,072 47

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	W. G. Emiry
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	C. W. Gurney
Bay of Quinte Agricultural	Mutual	Picton	E. B. Purtelle
Bertie and Willoughby Farmers'	Mutual	Welland	E. O. Disher
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Bright	Robert Baird
Brant County	Mutual	Brantford	Jno. Collins
Canadian Millers'	Mutual	Hamilton	A. L. Nobel
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	J. L. Archer
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	A. Jamieson
Commonwealth Life and Accident	Stock	Hamilton	W. H. Wardrope, K.C.
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	Chas. Williams
Dorchester, North and Sount	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	Wm. Suhring
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Geo. Barry
Dunwich Farmers'	Mutual	Iona Station	John McPhail
Easthope, South	Mutual	Tavistock	Jno. Pletsch
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	Alex. Ross
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	Ernest Parkinson
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Equity Life	Stock	Toronto	J. M. Walton
Farmers' Central	Mutual	Walkerton	Moses Bilger
Farmers' Union	Mutual	Lindsay	G. B. Nichols
Federal Fire Insurance Co	Stock	Toronto	E. B. Stockdale
Foresters, Canadian Order of	Fraternal	Brantford	T. H. Davidson
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	E. J. McDonald
Gore District	Cash Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	W. Teasdale
Grenville Patron	Mutual	Spencerville	Robt. Mulholland
Grey and Bruce	Mutual	Hanover	T. H. O'Neill
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	C. H. Turner
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Wm. Murdoch
Hamilton Police Benefit Fund	Fraternal	Hamilton	W. Gordon McNair
Hamilton Township	Mutual	Cobourg	A. E. Hoskin
Hand-in-Hand	Stock	Toronto	Alfred Wright
Hay Township	Mutual	Crediton	Jno. P. Rau
Hopewell Creek	Mutual	New Germany	Jno. McPherson
Howard Farmers'	Mutual	Ridgetown	D. M. Winter
Howick Farmers'	Mutual	Wroxeter	John A. Bryans
Huron Weather	Mutual	Woodham	Geo. Yungblut

DIX IV

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Massey	W. Vincer	Mindemoya	Lt.-Col. T. H Elliott	Sault S. Marie
Stella	Wm. Glen	Stella	E. C. McDonald	Stella
Paris	L. E. Patterson	Drumbo	A. L. Easton	Ayr
Bloomfield	Frank Eaton	Picton	W. A. Davis	Picton
Ridgeway	Nathan Day	Ridgeway	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
New Hamburg	T. E. West	Woodstock	D. R. Stauffer	Bright
Burford	U. O. Kendrick	Cainsville	J. A. Massecar	Brantford
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Brydges
Toronto	.....	.....	C. H. Fitch	Hamilton
Ottawa	.....	.....	J. J. McGill	Ottawa
Smithville	E. Durham	Smithville	G. A. Tinlin	Beamsville
Hamilton	Geo. C. Coppley Geo. J. Guy	Hamilton	L. T. Boyd	Hamilton
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater
Tillsonburg	F. H. Gregg	Salford	T. R. Mayberry	Ingersoll
Belmont	A. E. Jackson	Mossley	S. E. Facey	Harrietsville
Stratford	W. M. Robertson	St. Paul's	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Galt	Wm. C. Shaw	Hespeler	A. W. Hilborn	Galt
Iona Station	Arch. McColl	Rodney	W. A. Galbraith	Iona Station
Tavistock	Conrad Lindner	Gadshill	W. S. Russell	Tavistock
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Britton	H. Richmond	Atwood	J. R. Hammond	Atwood
Toronto	.....	.....	J. Ross Paterson	Toronto
Guelph	Chas. Benham	Rockwood	Robt. Scott	Rockwood
Dunnville	N. Keifer	Fisherville	A. E. Havill	South Cayuga
Toronto	D. Urquhart W. H. Shapley	Toronto	Geo. M. Begg	Toronto
Mildmay	John Oswald	Chesley	B. W. Schumacher	Walkerton
Lakefield	J. J. Robertson	Dunsford	Pearl James	Lindsay
Toronto	H.C.Scholfield, M.P.P.	Toronto	H. Begg	Toronto
Brantford	.....	.....	Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	E. G. Kuntz	Formosa
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton
Alexandria	D. A. Ross	Martintown	V. G. Chisholm	Alexandria
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Cayuga	Wm. Bell	Canfield	N. Simenton	Caledonia
South Mountain	John F. Black	Kemptville	W. M. Snyder	Spencerville
Walkerton	D. McKinnon	Chesley	Wm. Ruttle	Hanover
Guelph	J. P. Henderson	Guelph	Geo. McIntosh	Guelph
Milton	Benj. Petch	Glen Williams	Thos. Moore	Campbellville
Hamilton	.....	.....	Jas. Cochran	Hamilton
Hamilton	.....	.....	Jas. McKay	Hamilton
Cobourg	E. H. Martyn	Port Hope	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Zurich	Wm. Sweitzer	Dashwood	Henry Eilber	Crediton
Wallenstein	Mark May	New Germany	A. J. Frank	New Germay
Thamesville	R. L. Smith	Blenheim	A. Gillanders	Ridgetown
Fordwich	A. McKercher	Wroxeter	W. S. McKercher	Wroxeter
Auburn	B. Williams	Exeter	Chas. Monteith	Woodham

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES

INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Kent and Essex	Mutual	Merlin	David Fletcher
Knights of Malta, Chapter General	Fraternal	Toronto	Thos. Jenkins
Lambton Farmers'	Mutual	Watford	Jas. Smith
Lanark	Mutual	Perth	Edmund Burke
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	Jno. McGugan
London Police Benefit Fund	Fraternal	London	Wm. Middaugh
London Township Farmers'	Mutual	London	H. McGuffin
McGillivray	Mutual	Parkhill	John Robinson
McKillop	Mutual	Seaforth	Jas. Evans
Maple Leaf	Mutual	Columbus	Hon. Wm. Smith
Merchants	Stock	Toronto	Alfred Wright
Nichol	Mutual	Fergus	W. H. Deans
Nissouri	Mutual	Kintore	Daniel Quinn
Norfolk	Mutual	Simcoe	Frank Shearer
North Kent	Mutual	Dresden	Robt. Forsythe
Oddfellows, Canadian Order of	Fraternal	Toronto	Calvin Davis
Oddfellows' Relief Association	Fraternal	Kingston	Dr. J. C. Connell
Oneida Farmers'	Mutual	Hagersville	R. E. King
Ontario Commercial Travellers' Association	Fraternal	London	J. H. Laughton
Ontario Equitable Life and Accident	Stock	Waterloo	S. C. Tweed
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Osgoode	Mutual	Kenmore	A. G. E. Robertson
Ottawa Firemen	Fraternal	Ottawa	Robert Burnett
Ottawa Police Benefit Fund Ass'n	Fraternal	Ottawa	Chas. C. Coombs
Otter	Mutual	Norwi.ch	J. R. Johnson
Oxford Farmers'	Mutual	Embro	J. G. Calder
Peel County	Mutual	Brampton	Geo. Cameron
Peel and Maryborough	Mutual	Drayton	J. C. Dixon
Perth	Cash Mutual	Stratford	G. G. McPerson, K.C.
Pilot Automobile and Accident	Joint Stock	Waterloo	Hon. W. D. Euler
Prescott Farmers'	Mutual	Alfred	Saml. Parisien
*Provident Assurance Co	Stock	Montreal, Que	Hector H. Racine
Puslinch	Mutual	Arkell	W. J. Little
Queen City	Joint Stock	Toronto	Alfred Wright
Royal Templars of Temperance	Fraternal	Hamilton	F. M. Kay
Saltfleet and Binbrook	Mutual	Hannon	J. I. Fletcher
Sons of England	Fraternal	Toronto	Arthur J. Taylor
Sons of Scotland	Fraternal	Toronto	Dr. Jno. Ferguson
Southwold Farmers'	Mutual	Shedden	Jas. R. Gunning
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
*Stanstead and Sherbrooke	Joint Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Sydenham	Mutual	Owen Sound	Jas. Gardner
Toronto Casualty, Fire and Marine	Stock	Toronto	G. L. Smith
Toronto Firemen's Benefit Fund	Fraternal	Toronto	J. Gibbons
Toronto Police Benefit Fund	Fraternal	Toronto	Robt. J. Carlisle
Townsend Farmers'	Mutual	Waterford	S. L. Kitchen

*Incorporated under Quebec Laws.

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Fletcher	Christian Johnson	Kingsville	T. B. Harvey	Merlin
Toronto			Wm. Banks	Toronto
Sarnia	Gilfourd Butte	Croton	A. G. Minielly	Watford
Perth	D. McLean	Perth	Peter Cavers	Perth
Napanee	A. Hartman	Odessa	W. R. Lott	Napanee
Strathroy	J. N. Atkin	Strathroy	A. E. McKay	Ilderton
London			P. W. Harpur	London
London	R. Dengate	Ealing	Alfred T. Pattison	Denfield
Ailsa Craig	Albert E. Taylor	Parkhill	W. T. Amos	Parkhill
Seaforth	Jas. Connolly	Goderich	D. F. McGregor	Seaforth
Columbus	N. Burkholder	Pickering	P. G. Purves	Columbus
Toronto			Chas. M. Horswell	Toronto
Fergus	Job. Ransom	Fergus	Jas. Beattie	Fergus
Thamesford	W. W. Day	Thamesford	E. J. Pearson	Kintore
Simcoe	J. A. Martin	St. Williams	N. S. Boughner	Simcoe
Turnersville	E. L. Moore	Thamesville	W. S. Holmes	Dresden
Toronto			Robert Fleming	Toronto
Kingston			J. N. Alexander	Kingston
Cayuga	Geo. Wharton	Cayuga	Knud Wodskon	Hagersville
London	J. H. Grierson	London	Geo. T. Hair	London
Waterloo	Sen. H. W. Laird	Regina, Sask.	M. J. Smith	Waterloo
	J. C. Breithaupt	Kitchener		
	Ed. Irwin	Waterloo		
Belwood	Willis Potter	Waldemar	W. A. Wansbrough	Grand Valley
Chatham	E. S. Down	Shedden	Ethel F. Sandison	Chatham
Metcalfe	H. S. Lattimer	Metcalf	R. MacLachlan	Kenmore
Ottawa			James J. O. Kelly	Ottawa
Ottawa			Jos. Gilhooly	Ottawa
Springford	J. W. Davis	Otterville	T. M. Cayley	Norwich
Thamesford			H. W. Sutherland	Embro
Alton	J. H. Rutherford	Albion	F. J. Thompson	Brampton
Moorefield	Wm. Newstead	Moorefield	Robt. McArthur	Drayton
Stratford	James Jones	Mitchell	Geo. Kay	Stratford
Alfred	Ulric Daoust	Plantagenet	B. G. Parisien	Alfred
Kitchener	E. W. Clement	Kitchener	D. McIntosh	Waterloo
Montreal			J. H. Lussier	Montreal
Hespeler	W. H. Schultz	Puslinch	Thomas Arkell	Arkell
Toronto	Jos. Walmsley	Toronto	H. F. Crighton	Toronto
Toronto			C. Van N. Emory	Hamilton
Hannon	C. S. Bird	Hamilton	C. I. Stewart	Hannon
Toronto	Robt. Patching	Ottawa	David Proctor	Toronto
Toronto			F. S. Mearns	Toronto
Talbotville	Maxwell Hunter	Southwold	John H. Sells	Shedden
Sherbrooke			Charles Leclerc	Ottawa
Sherbrooke, Que.	C. B. Howard	Sherbrooke, Que	J. G. Armitage	Sherbrooke
Owen Sound	Geo. Binnie	Priceville	M. Telford	Owen Sound
Toronto	A. E. Dawson	Toronto	A. E. Dawson	Toronto
	W. W. Evans	Toronto		
	C. H. Ackerman	Peterborough		
Toronto			G. A. Lascelles	Toronto
Toronto			Wm. Martin	Toronto
Waterford	Wm. E. Mason	Simcoe	D. A. Hill	Waterford

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Usborne and Hibbert	Mutual	Exeter	Simon Dow
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	L. W. Shuh
Waterloo, North, Farmers'	Mutual	Waterloo	J. M. Burnett
Wawanosh, West	Mutual	Dungannon	Wm. G. Watson
Wellington	Joint Stock	Toronto	W. A. Denton
Western Farmers' Weather	Mutual	Woodstock	J. R. Murray
Westminster Township	Mutual	Wilton Grove	M. E. Hooper
Williams, East	Mutual	Kerrwood	Russell G. Brock
Yarmouth	Mutual	St. Thomas	Neil Curtis

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS

THEN MUTUAL BENEFIT SOCIETIES—Concluded

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Cromarty	Frank McConnell	Dublin	W. A. Turnbull	Exeter
Nanticoke	Jno. Mitchell	Jarvis	Geo. L. Miller	Jarvis
Waterloo	W. G. Weichel, M.P.P.	Waterloo	Arthur Foster	Waterloo
Elora	S. Cassel	Kitchener	Jos. H. Woods	Waterloo
Auburn	C. F. Hewitt	Kincardine	G. C. Treleaven	Dungannon
Toronto	E. B. Stockdale	Toronto	H. Begg	Toronto
Embro	G. J. MacKay	Woodstock	E. L. Sutherland	Woodstock
Lambeth	Adam Garthy	Wilton Grove	R. S. Nichol	Wilton Grove
Strathroy	J. A. Morrison	Parkhill	Jno. A. McLeish	Kerrwood
St. Thomas	Geo. Russell	St. Thomas	A. E. Bucke	St. Thomas

APPENDIX V

CERTAIN MEMORANDA, RULINGS, ETC., ISSUED BY THE SUPERINTENDENT OF INSURANCE

Unlicensed Insurance

Inquiries frequently reach this Department as to the standing of American insurance organizations soliciting accident and health insurance in Ontario through the mails. Recently a local radio station broadcast a five-minute sales talk for a Missouri concern. It seems desirable once again for this Department to warn the public against unlicensed insurance of this character.

It should be understood that all insurance organizations authorized to transact and solicit insurance in Ontario, are required by law to be licensed by this Department and that an insurer which transacts business or solicits insurance in Ontario without being so licensed, is not only contravening the law but is in almost every case, a speculative fly-by-night organization operated for the benefit of get-rich-quick promoters. The responsible insurer will rarely be a party to the solicitation of insurance in a state or province in which it is not licensed. It should also be realized that the provinces do not control and supervise the mails, which is a matter of exclusive federal jurisdiction, and that no provincial authority can take effective steps to curtail the solicitation of unlicensed insurance through the mails.

The National Protective Insurance Association of Kansas City, Missouri, has recently been very active in this business. The slogan of this organization is "One cent a day brings $100 a month." It sells an accident insurance policy paying a maximum benefit of $100 a month for twelve months, and $1,200 to $1,800 in case of accidental death, for the low cost of $3.65 a year, or, one cent a day. This concern is an assessment accident and health association, organized in 1926 under the laws of the State of Missouri. Its total admitted assets as reported in Best's Insurance Report, are $25,266. This is a sample of the type of organization of which the Ontario public should beware.

The problem of the solicitation of unlicensed insurance through the mails is one of grave concern to government supervising officials throughout the United States as well as Canada and was recently discussed at the spring meeting of the National Convention of Insurance Commissioners at West Baden, Indiana. Apparently the individual states are as powerless to act as the individual provinces in Canada. The use of the radio has given fresh impetus to the problem. These organizations are usually domiciled in states, the laws of which give no authority to the Superintendent of Insurance to restrain or regulate the operations of such companies in other states. A Committee was appointed to lay the case before the United States postal authorities at Washington, D.C.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
June 29th, 1928.

To—All insurers transacting life insurance in Ontario and to all life insurance agents.

From—The Superintendent of Insurance.

The question has been raised as to the interpretation of Section 268 in The Ontario Insurance Act in relation to the business of life insurance and the practice of paying renewal commissions over a term of years. Section 268 reads as follows:—

> "268—No insurer, and no officer, employee, or agent thereof and no broker shall directly or indirectly pay or allow, or agree to pay or allow compensation or anything of value to any person for placing or negotiating insurance on lives, property or interests in Ontario, or negotiating the continuance or renewal thereof, or for attempting so to do, who, at the date thereof, is not a duly licensed insurance agent or broker or a person acting under the authority of subsections 14 and 15 of Section 256 and whoever knowingly violates the provisions of this section shall be guilty of an offense."

The question is as to the right of an insurer or an officer, employee or agent thereof, to pay renewal commissions to an unlicensed person. I am of opinion that where the person receiving rhe renewal commission, e.g., a widow, executor, administrator or assignee, does not negotiate, or assist in "negotiating, the continuance or renewal" of the insurance, the above-quoted prohibitory section does not apply.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
October 18th, 1928.

MEMORANDUM

To—Signatory officials of all insurers licensed to transact other than life insurance through licensed agents within the Province of Ontario.

From—Superintendent of Insurance.

RE PENALTY FOR DEFAULT IN FILING APPLICATIONS FOR RENEWAL OF LICENSE

The following Order-in-Council was approved by the Honourable the Administrator of the Government of the Province of Ontario, dated the 28th day of June, 1929.

"Upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council advise that pursuant to the report of the Superintendent of Insurance dated the 21st day of June, 1929, Schedule "A" to The Insurance Act, Chapter 222, of the Revised Statutes of Ontario, 1929, as amended by Order-in-Council approved by the Honourable the Lieutenant-Governor, dated the 26th day of April, 1928, be further amended by adding after Item 12, the following as Item 12*a*:

12*a*. All applications for renewal of agents' licenses shall be filed on or before the 31st day of October in each year, and where any such application is filed after that date, the applicant shall pay a further fee of $1.00 for each month or fraction thereof, during which the filing of the application is in default.

and that this amendment come into force on the first day of October, 1929."

All licensed agents have been advised of this penalty by letter from the Department.

Your co-operation is requested in seeing that all applications for renewal of license for 1929-30 filed in this Department subsequent to the 31st of October next are accompanied by an additional sum of $1.00 for each month or fraction thereof during which the filing of the application is in default.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
August 2nd, 1929.

MEMORANDUM

To—All brokers licensed for business with unlicensed insurers.

From—The Superintendent of Insurance.

RE UNLICENSED INSURANCE AND LIMITATIONS OF SECTION 259 OF THE INSURANCE ACT (ONTARIO)

On August 14th, 1929, you were notified that some questions had arisen as to the interpretation of Section 259 of The Insurance Act (Ontario) with respect to the authority of brokers to place insurance other than contracts insuring against loss or damage by fire exclusively, with unlicensed insurers, and that a hearing would be held in the Department on August 21st, 1929, to which you were invited, for a full discussion of the question.

Upwards of twenty interested persons, including several licensed brokers accompanied by counsel, a committee of managers representing the Canadian Casualty Underwriters' Association, and representatives of other interested insurance organizations, attended the hearing. The subject was fully discussed, in the course of which the Department had the benefit of arguments by Glyn Osler, K.C., representing one of the interested firms of special brokers, and by V. Evan Gray, Esq., counsel for the Canadian Casualty Underwriters' Association. At the conclusion of the hearing I reserved an expression of the Department's opinion.

I have now concluded that the views of the Department as expressed in a memorandum, dated October 10th, 1924, and printed on page 309 of the Annual Report of the Department for 1925, are substantially correct, and that the subsequent memorandum, dated May 19th, 1925, printed on the following page of the same report, should be withdrawn. I am satisfied that Section 259 authorizes the negotiation by special brokers licensed thereunder, of contracts of fire insurance only with unlicensed insurers, and that the term "contract of fire insurance" means contracts customarily recognized by the business as fire insurance contracts of the character

defined and described in Part IV of the Act. If and when the Legislature sees fit to broaden the application of Section 259, it can and should do so by clear and unmistakable language.

This being my view, all licensed brokers are hereby advised that, in the opinion of the Department, their authority is restricted to negotiating contracts of fire insurance only with unlicensed insurers, and that it will regard as a contravention of the Act, any attempt by licensed brokers to place insurance under the authority of their license, which is not primarily fire insurance.

I take the opportunity afforded by this memorandum to remind all agents and brokers of the provisions of Section 262 of the Act, which reads:

> "262. An agent or broker shall be personally liable to the insured on all contracts of insurance unlawfully made by or through him directly or indirectly with any insurer not licensed to undertake insurance in Ontario, in the same manner as if such agent or broker were the insurer."

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
August 27th, 1929.

APPENDIX VI

Re Prosecutions Under The Insurance Act (Ontario)

C. L. O'Neil, Arnprior.

In November, 1928, the above-named was charged in the police court at Arnprior with having acted as an insurance agent without a license, contrary to the provisions of Section 256 of The Insurance Act. O'Neil had solicited one, Wm. Maley of Arnprior, for a policy of automobile insurance upon the latter's Ford truck. The truck was only worth about $100 but O'Neil told Maley that he could get him automobile fire insurance to the amount of $400. After much persuasion, Maley agreed to give O'Neil $6 the amount of the premium, for which he received a receipt, dated and signed. Two weeks later not having received the policy, Maley asked O'Neil if the company had accepted the risk and was assured that it had and that the policy would be forwarded in a few days. Subsequently, a fire occurred and the truck was damaged. Maley asked O'Neil shortly after the fire about his insurance and O'Neil replied that the company had not accepted the risk and that he would refund the amount of premium paid to him. No refund had been made at the expiration of a period of four months.

The matter was taken up with the local Crown Attorney who laid the information and issued a summons. When O'Neil appeared in court it was brought out before the Magistrate that he had a wife and five children to support, none of the children being over fourteen years of age. For this reason the Crown Attorney did not press for a heavy fine.

The magistrate imposed a penalty of $30.00 and costs. O'Neil has subsequently given up the life insurance business for which he was licensed at the time the above mentioned incident occurred.

J. B. Ling, Hamilton.

The above-mentioned, while acting as an agent of the Loyal Protective Insurance Company solicited one, E. Goodale for a policy of accident and sickness insurance. The premium for this policy was stated therein to be $8.75. Ling accepted $6.56, allowing Goodale a rebate of $2.19 or twenty-five per cent. The agent tendered Goodale a receipt for the amount he collected.

When the matter was brought to our attention we communicated with the Crown Attorney and he secured a conviction under the Criminal Code. As the amount of rebate was quite small, the Department did not press for a heavy penalty. He was let off on suspended sentence.

C. G. Mair, Windsor.

On or about September 10th, 1928, the above-named, a licensed insurance agent solicited one, Samuel Soloman, a partner in the Colonial Credit House, for insurance on stock in a store occupied by that company on Wyandotte Street, Windsor. Through P. C. Hart and Company, Mair secured a policy of the International Insurance Company of Montreal, an insurer not licensed to carry on business in this province. The policy was for $3,000 and covered the stock for one year from the 10th of September, 1928. A sticker on the face of the policy proclaimed C. G. Mair to be the agent.

A fire occurred on these premises on February 9th, 1929, which necessitated an enquiry by the Fire Marshal. In his investigation he discovered the policy above referred to and knowing that the company was not licensed in Ontario brought the matter to the attention of the Department.

The Department immediately communicated with the Crown Attorney at Windsor and on the 7th day of March laid an information against C. G. Mair for having unlawfully solicited insurance and delivered a policy written by the International Insurance Company of Montreal, an insurer not licensed to transact business within Ontario.

The accused pleaded guilty through ignorance and the magistrate imposed the minimum penalty of $20.00 and costs or thirty days.

Five Thousand Club, Winnipeg.

On November 17th, 1928, at Cobalt, one, Speed R. Murray, the accredited representative of the Five Thousand Club with head office at 406 Avenue Block, Winnipeg, and not licensed under The Insurance Act (Ontario) was convicted for carrying on business on behalf of an unlicensed insurer, and given the maximum penalty of a $200 fine or three months. At the same time he was convicted on two charges of theft and sentenced to not less than one year and not more than two years in the Ontario Reformatory on each of the two charges.

The Department is satisfied that this conviction has terminated the activities of the above organization in Ontario. This society is one of the so-called "Assessment Plan Life Insurance Clubs," whose usual plan of operation is to issue no policies or certificates but promise benefits based upon the number of members in the club and collect contributions subsequent to the death of a member. Such organizations sooner or later become actuarially unsound and eventually go out of business because the death rate ultimately becomes so high that the cost to the surviving members is prohibitive and younger members refuse to join.

Slovenska Norodna Jednota, Chicago.

On March 19th, 1929, it was brought to the attention of the Department by the Life Underwriters' Association of Canada that representatives of this Society were canvassing in the vicinity of Creighton Mine, near Sudbury, for policies of life and accident and sickness insurance. The local representative of the Life Underwriters stated that these persons were selling all plans of life insurance. The Department immediately communicated with the local Crown Attorney supplying him with a certificate to the effect that the Society was not and never had been licensed to carry on business and undertake insurance within the Province of Ontario. The Crown Attorney laid informations separately against each of three representatives of the Society charging them with having acted for an insurer not licensed to undertake insurance within the Province of Ontario. Convictions were registered and each representative was fined fifty dollars and costs.

K. S. K. Jednota G. C. S. C. Union, Joliet, Ill.

The representative of this Society was similarly tried and convicted in the same court and a fine of one hundred dollars imposed. The person was canvassing in the vicinity of Garson Mine which is also near sudbury. The case was reported to us by the local representative of the Life Underwriters' Association.

Jess Kaplan, Toronto.

An insurance agent, member of the partnership of M. Kaplan and Son. Kaplan was tried and convicted in the Toronto police court on May 21st, 1929, on the charge of having delivered a policy of insurance issued by the International Insurance Company of Montreal, an insurer not licensed to transact business within the Province of Ontario. He pleaded guilty and the minimum penalty of twenty dollars was imposed.

Kaby Jaffey, Toronto.

An insurance agent for other than life insurance. Jaffey was tried and convicted in the Toronto police court on May 21st, 1929, on the charge of having delivered a policy of insurance issued by Lloyds of London, England, a syndicate of insurers not licensed to transact business within the Province of Ontario. He pleaded guilty to the charge and the minimum penalty was imposed.

Louis Rotenberg, Jr., Toronto.

An insurance agent for other than life insurance who formerly held a license to act as a special broker in dealing with insurers not licensed to transact business within the Province. Rotenberg advised the Department in July, 1928, that it was his intention not to renew his special broker's license. Nevertheless, within a few months he placed several policies with Lloyds of London. He was charged in the Toronto police court on May 21st, 1929, with having delivered a policy of insurance issued by Lloyds of London, England. He pleased guilty to the charge and the minimum penalty was imposed.

The three last named cases were brought to the attention of the Department by the Fire Marshal of Ontario in the course of his investigation of several fires which occurred in two down-town office buildings. He discovered that a number of the tenants of these buildings had in their possession policies issued by insurers not licensed to transact business within Ontario. Upon conclusion of his investigation he turned these policies over to the Department, upon receipt of which proceedings were instituted against the persons who had acted as agents of these insurers.

Amalgamated Merchants' Association.

This is an Association of retail tradesmen. The Association was formed for the purpose of giving service of different kinds to its members. The Association caused to be printed a pamphlet in which it was set forth that the Association would, by arrangement with a number of insurance companies in Canada, take care of all the fire insurance of its members at an immediate reduction of twenty-five per cent. of the premium. This reduction was to apply not only to the place of business but on all other property owned by its members. The Association was charged and convicted of representing and holding itself out to the public as being an insurance agent contrary to the terms of The Insurance Act (Ontario). Upon counsel for the Association stating that he would withdraw the offending clause from the prospectus of the Association the Department agreed that suspended sentence would be sufficient.

H. Gilbert, London.

This person was found to have been acting as a representative of the Sterling Casualty Insurance Company, Chicago, an insurer not licensed to transact business within the Province of Ontario. A Penny-A-Day accident insurance policy was found to have been issued through his solicitation to a resident of London. The Department had received a number of enquiries respecting this company and had advised all enquiriers that the company was not licensed to transact business in Ontario. Gilbert was the first representative of the company against whom definite information had been secured. We immediately communicated with the Crown Attorney at London who instituted proceedings and obtained a conviction. Owing to the fact that Gilbert had acted more or less in ignorance of the Statute the minimum penalty of twenty dollars and costs only was imposed.

S. G. Rose, Sterling Rose Company, Limited.

Information was submitted to the Department showing that this person was acting as the prime mover in flooding Ontario with advertising material and other literature of the Sterling Casualty Insurance Company. The Department secured a search warrant and with the assistance of the Toronto city police seized the files of the Sterling Rose Company, Limited. A certain amount of evidence was obtained and upon the advice of the Attorney General's Department a warrant was issued for the arrest of Rose. With the warrant in his possession signed by General Williams an Inspector of the Provincial Police visted the office of the Sterling Rose Company, Limited, but was informed that Mr. S. G. Rose had gone to Chicago,

Toronto, Ont.,
August 28th, 1929.

APPENDIX VII

CORRESPONDENCE RELATING TO UNLICENSED INSURANCE BETWEEN THE ATTORNEY-GENERAL OF ONTARIO AND THE MINISTER OF FINANCE

ONTARIO

Department of Attorney-General,
Office of the Minister,
Toronto, November 1st, 1929.

DEAR MR. ROBB:

In consequence of the situation which has arisen with respect to the subject of insurance, I feel that it is only fair to advise you of the strong view taken by me with regard to a number of current news items, selections from which I enclose. I may say, at the outset, that I am quite sure you have no personal knowledge of the inaccuracies contained in the public statement of your Superintendent of Insurance or you would not have permitted it to have been broadcast to the press throughout the country.

I think the inaccurate portions of the statement concerning which I am writing you, are sufficiently described in the memorandum attached.

In consequence to the publicity given by the newspapers of the United States and Canada to the statement, I have been compelled, in defence of the Department of Insurance here, over which I preside as Minister, to publish an immediate correction of these inaccurate statements, both of fact and law, and I enclose a copy of my public statement containing the necessary corrections.

When you have compared Mr. Finalyson's statement with mine, and have had time to verify the inaccuracy of the one and the correctness of the other, I am sure you will yourself make such public statement as the situation requires—one which will be accurate both in law and fact.

Trusting that you have completely recovered from your recent indisposition, I remain,

Your faithfully,

WILLIAM H. PRICE, *Attorney-General,*
Minister in Charge of the Department of Insurance

HON. JAMES A. ROBB,
Minister of Finance, Ottawa, Ont.

ONTARIO

Department of Attorney-General,
Office of the Minister.

RE UNLICENSED INSURANCE

Ten days ago much publicity was given in the press of Canada and the United States to a statement issued at Ottawa by Mr. Geo. D. Finlayson, Dominion Superintendent of Insurance, warning "the public against insuring with foreign insurance companies not licensed under The Insurance Act, but soliciting insurance in Canada by mail," which, by reason of the complete inaccuracy of some of its statements demands immediate correction. The statement read further in part: "Foreign insurance companies, whether life, fire or casualty, can be legally authorized to transact business in Canada only by license from the Minister of Finance under The Insurance Act, and companies which cannot or will not comply therewith should not be patronized by the Canadian public.

Unfortunately the statement is inaccurate. It states that all foreign insurance companies authorized to carry on business in Canada are licensed under the Dominion Insurance Act and listed in the "Blue Book" published by the Dominion Department of Insurance. This is not correct. Approximately forty foreign companies are authorized to carry on business in Ontario, Quebec and other provinces of Canada, by virtue of licenses issued under provincial insurance laws. The Appellate Division of the Supreme Court of Ontario held, three years ago (Re Insurance Contracts, 58, O.L.R. 404), that the licensing provisions of the Dominion Insurance Act were invalid and that foreign insurers need not procure licenses from the Minister of Finance in order to be legally authorized to carry on business in Canada. These companies have fully complied with the licensing provisions of the Ontario Insurance Act and carry several hundred million dollars worth of fire insurance on property in this province. They deserve the confidence of the Ontario public.

Every insurance company licensed to transact business in Ontario (including also those which are incorporated or licensed by the Dominion), is listed periodically in the *Ontario Gazette* and required to make an annual return to this Department. Application for information should accordingly be addressed to "The Superintendent of Insurance, Ontario Department of Insurance, Parliament Buildings, Toronto."

WILLIAM H. PRICE, *Attorney-General,*
Minister in Charge of the Department of Insurance.

Toronto, November 1st, 1929.

MINISTER OF FINANCE, CANADA

November 9th, 1929.

HON. W. H. PRICE, K.C., LL.B.,
Attorney-General of Ontario, Toronto, Ont.

DEAR MR. PRICE:

In the regretted absence, through illness, of my colleague, the Minister of Finance, your letter of the 1st instant, has been referred to me and I have made enquiry of the Department concerned.

I find that the tion of the Department of Insurance in recommending the suspension of mailing privileges in Canada as against a certain unlicensed insurance company, and the issue of the Department's circular of October 18th last, was prompted by complaints reaching the Department from editors in this province and elsewhere, of the nature of the solicitation by mail by the company in question, and I think it cannot be denied that the action taken has been in the public interest.

Your letter and public statement raises the constitutional question. In this regard I can only say that the action taken by the Department of Insurance here has been approved throughout by the law officers of the Crown and that the terms of the circular appear to be in entire conformity with binding judicial decisions on the question. These are, no doubt, well known to you and to your officers.

As the matter is understood here, I am advised that in making your statement to the press you placed undue reliance upon the decision of the Court of Appeal of Ontario in re Insurance Contracts. I do not know whether you are aware that the decision in that case, which was based upon the opinions of two judges out of a court of five, was, so far as it refers to the question now at issue, reached without the Dominion having been notified or heard, and that the decision appears to be in direct conflict with prior decisions of the Judicial Committee of the Privy Council, and with the opinions of all the judges of the Supreme Court of Canada in the case of Matthew vs. Guardian Assurance Company, 45, D.L.R., 33, which latter case, I am advised, was not referred to by any of the judges of the Court of Appeal of Ontario.

Under the circumstances, I do not believe it necessary or desirable, to make any further public statement on the question at the present time.

I am glad to be able to advise that all reports of Hon. Mr. Robb's condition indicate definite improvement and we all hope that he may before long be able to resume his work. With kindest regards, I am,

Yours very truly,

CHAS. H. DUNNING,
Acting Minister of Finance.

ONTARIO

Department of Attorney-General,
Office of the Minister.
Toronto, December 16th, 1929.

My Dear Mr. Dunning:

I have been carefully considering your letter to me of November 9th, which came to me as a surprise. My letter to the late Mr. Robb was written with a desire to have him correct, by a considered announcement, the errors and misleading remarks made in the public statement issued by your Superintendent of Insurance, which affected my Department.

In the statement to which I objected, and which appeared extensively in the press, there were perfectly proper comments on unlicensed American companies and Societies doing an admittedly irregular business of accident and health insurance with Canadians by mail, and accouncing the action of the Federal Post Office in denying the use of the mail to one of these organizations.

These comments, which were, of course, quite in order for an insurance supervising official to make, were followed later on by remarks stigmatizing a reputable group of American mutual companies and reciprocal exchanges doing a large and increasing business under provincial license in several of the provinces of Canada, including the Province of Ontario. The Department over which you now preside had claimed Federal jurisdiction over these American mutual companies and reciprocal exchanges doing business in Canada, by collecting a five per cent. tax upon premiums. When, however, this province exercised its undoubted jurisdiction by licensing and regulating these companies, your Superintendent of Insurance issued a statement putting them in the class of "fly-by-night" concerns that needed his regulation.

I had hoped that a correcting announcement would follow as a matter of course, and I still have confidence that on looking into the situation thoroughly, you will appreciate it as I do and make a public statement of the kind I requested. I am now writing this letter partly to point out wherein I dissent from your conclusion and partly to ask for reconsideration and action on your part.

There is, of course, no object in discussing law by correspondence, but I must say that I cannot conceive that the Justice Department approved of the statements which I complained of, or gave an opinion that the case of Matthew vs. Guardian is now good law, as it has been in effect entirely overruled in Reciprocal Insurance Reference before the Privy Council. I assume the reason that this case was not mentioned by any of the Judges of the Appellate Division in the judgment on the Reference *re* Insurance Contracts, was because at the time that Reference was argued, the Matthew case had been overruled.

Before concluding, I wish to refer for a moment to the passing of the late Mr. Robb. When my letter of November last was written, I had no idea that he was seriously ill, and as set out in your letter of November 9th, all the public reports issued indicated definite improvement. I can only express sorrow at his sudden end.

Yours sincerely,

WILLIAM H. PRICE, *Attorney-General,*
Minister in Charge of the Department of Insurance.

THE HONOURABLE CHARLES A. DUNNING,
Minister of Finance, Ottawa, Ont.

MINISTER OF FINANCE, CANADA

December 23rd, 1929.

MY DEAR MR. PRICE:

I have your letter of the 16th instant, which I have carefully read.

I was under the impression that Matthew vs. Guardian Assurance Company had not been over-ruled by any subsequent decision, but you state that it is over-ruled by the decision in the Reciprocal Insurance Reference before the Privy Council.

Will you be good enough to direct my attention to the reference in the latter decision or in any other final decision to Matthew vs. Guardian Assurance Company.

Yours very truly,

CHAS. H. DUNNING,
Minister of Finance.

HON. W. H. PRICE, K.C., LL.B.,
Attorney-General of Ontario, Toronto, Ont.

ONTARIO

Department of Attorney-General,
Office of the Minister.
Toronto, January 8th, 1930.

MY DEAR MR. DUNNING:

I have your letter of December 23rd, referring to the case of Matthew vs. Guardian. In that case the constitutional validity of the Dominion Insurance Act, or any sections of it, was not raised. No notice was given to the Minister of Justice or to any of the provincial Attorneys-General. The legislation was dealt with as valid and unchallenged legislation. The Matthew case was cited in Reciprocal Insurance Reference by Mr. A. W. Anglin and explained—see transcript of argument, July 19th-20th, 1923, page 153, copy of which should be with the Department of Justice, as Mr. Justice Newcombe, who at that time was Deputy Minister of Justice, appeared for the Dominion. Mr. Anglin's comments upon the Matthew case take nearly two pages of the transcript of argument. The judgment in the Reciprocal Insurance Reference is not to be reconciled with the principle of the Matthew judgment, and, therefore, especially as it was referred to by Counsel upon the argument, this case may now be considered as over-ruled. In the argument before the Appellate Division here, *re* Insurance Contracts, Sir William Hearst, Counsel appointed by the Court, referred to the Matthew case without elaboration, but the Judges evidently, and correctly, considered it over-ruled in Reciprocal Insurance Reference.

Before concluding, I wish to advise you that information has been received here that the Dominion Superintendent of Insurance is still advising that Reciprocal Insurance Companies are unlicensed in Canada and are, therefore, soliciting business illegally. I beg, therefore, to renew the request contained in my former letter—that you make an adequate public statement and also advise the Superintendent of Insurance, if he in fact has made these statements, that they are incorrect, and have him discontinue this advice.

Wishing you the compliments of the season, I remain,

Yours sincerely,

WILLIAM H. PRICE, *Attorney-General,*
Minister in Charge of the Department of Insurance.

THE HON. CHARLES A. DUNNING,
Minister of Finance, Ottawa, Ont.

APPENDIX VIII

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters'agencies noted after their respective names:

Company	Agency
Aetna Insurance Company	Aetna Fire Underwriters' Agency.
Toronto Casualty Fire and Marine Insurance Co.	Atlantic Underwriters' Agency.
Employers' Liability Assurance Corporation, Limited	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
British Colonial Fire Insurance Company	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company	Canadian Hardware and Implement Underwriters.
Hardware Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	
Lumbermen's Mutual Casualty Company	
Central Manufacturers' Mutual Fire Insurance Company	Canadian Motor Underwriters' Agency.
Westchester Fire Insurance Company	Delaware Underwriters.
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency.
Globe & Rutgers Fire Insurance Company	Globe Underwriters' Agency.
Halifax Fire Insurance Company	Halifax Fire Underwriters' Agency.
Home Insurance Company	Home Underwriters.
London Assurance	London Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Liverpool and London and Globe Insurance Company, Limited	National Liverpool Underwriters' Agency.
Niagara Fire Insurance Company	Niagara Detroit Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters.
Providence-Washington Insurance Company	Providence Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

APPENDIX IX

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1930:

Armour, Bell, Boswell & Cronyn, Limited, Toronto.
Barker, Wesley E., Toronto.
Barton & Ellis, Limited, Toronto.
Hardy & Reynolds, Ottawa.
Irish & Maulson, Limited, Toronto.
Jones & Proctor Bros., Limited, Toronto.
Jones, Seneca & Sons, Hamilton.
Mitchell & Ryerson, Toronto.
Muntz & Beatty, Limited, Toronto.
Murray & Company, Toronto.
Price, G. U., Toronto.
Reed, Shaw & McNaught, Toronto.
Ridout & Strickland, Limited, Toronto.
Ring, Charles Edward, Toronto.
Rotenberg, Charles, Toronto.
Rotenberg, Louis, Jr., Toronto.
Smith & Walsh, Limited, Toronto.
Willis, Faber & Company of Ontario, Limited, Toronto.

APPENDIX X

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O., 1927, Chap. 230, or the Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O., 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities of or the personal bonds of sureties:

Alliance Assurance Company.
American Surety Company of New York.
British American Assurance Company.
British Canadian Insurance Company.
British Empire Assurance Company.
Canadian Accident and Fire Assurance Company.
Canadian General Insurance Company.
Canadian Indemnity Company.
Canadian Surety Company.
Casualty Company of Canada.
Dominion of Canada General Insurance Company.
Employers' Liability Assurance Corporation, Limited.
Fidelity and Casualty Company of New York.
Fidelity Insurance Company of Canada.
General Accident Assurance Company of Canada.
General Casualty Company of Paris.
Globe Indemnity Company of Canada.
Guarantee Company of North America.
The Guardian Insurance Company of Canada, Montreal, Quebec.
Hartford Accident and Indemnity Company.
Imperial Guarantee and Accident Insurance Company of Canada.
Imperial Insurance Office.
London and Lancashire Guarantee and Accident Company of Canada.
London Guarantee and Accident Company, Limited.
London and Provincial Marine and General Insurance Company, Limited.
Maryland Casualty Company.
National Surety Company.
New York Indemnity Company.
North British and Mercantile Insurance Company.
Northern Assurance Company, Limited.
Norwich Union Fire Insurance Society, Limited.
Ocean Accident and Guarantee Corporation Limited.
Railway Passengers' Assurance Company of London, England.
Royal Exchange Assurance Company.
Royal Insurance Company.
Scottish Metropolitan Assurance Company, Limited.
Sun Insurance Office.
Toronto Casualty Fire and Marine Insurance Company.
United States Fidelty and Guaranty Company.
Western Assurance Company.
World Marine and General Insurance Company, Limited.
Yorkshire Insurance Company.

Gov.Doc. Ontario. Legislative Assembly
Ont Sessional papers.
L Vol.61, pt.2 (1929)
243951

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